

FEBRUARY

# BUSY MAN'S MAGAZINE



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## The Busy Man's Magazine

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# The BUSY MAN'S MAGAZINE

Vol XV

FEBRUARY 1908

No 4



## The New Archaeological Collections of the University of Toronto

By James Macrur

THE study of archaeology and ethnology at the university is almost co-incidental with the foundation of the university itself. When Dr. Daniel Wilson was appointed Professor of History and English Literature in 1853, he had already distinguished himself as an archaeologist and during the forty years of his residence in Canada he published a long series of papers upon Canadian archaeology and ethnology. During his lifetime a small but interesting collection of flint implements and crania was formed by him, and this portion of the University Museum was fortunately preserved when part of the main building of the university was destroyed by fire in 1891. Meanwhile Victoria College had been collecting, chiefly through its alumni in the missionary field, the nucleus of a museum of a more general character. This later collection was greatly supplemented in 1903 and 1904 by gifts from the Egypt Exploration Fund and from various private donors, chiefly through the exertions of Mr. C.

T. Currelly, M.A., a graduate of the University who had become attached to the Egypt Exploration Fund in 1902. In 1906, by agreement with the university to provide suitable housing for its archaeological collections, Victoria College generously transferred these to the university and Mr. Currelly was appointed curator of the university museum of Oriental archaeology. The then board of trustees gave a grant for the acquisition of objects of archaeological interest and this grant was expended by Mr. Currelly in the purchase of important series illustrative of the development of civilization, not only in the East, but in middle and western Europe. Mr. Currelly had been employed in researches in Egypt, in Mount Sinai and in Crete and he generously presented his share in the finds of these explorations together with series of objects purchased by means of private funds subscribed by those who were interested in his work. The net result of this development is the possession by the university of a series of collections which when they are properly housed and ar-

ranged will be found to constitute a very large and important nucleus of what, in time, may be one of the five or six great museums in the world. In other words, in certain departments of archaeology, students must come to Toronto for material

the collections recently procured. The objects thus exhibited have had to be stored once more with the remainder of the collections pending the erection of a building to contain the museum. It is understood that the board of governors of the uni-



Mummy Case from the Cemetery of the Nobles at Thebes. Presented to the Archaeological Museum at the University of Toronto by Robert Mond, Esq., of London, England.

which exists nowhere else. The general advantage to academic and public interests alike of providing means of knowledge, hitherto in this country wholly unavailable, of the development of civilization, can hardly be over-estimated. Knowledge of the culture of the past is quite indispensable to the culture of the present.

versity fully realize the importance of the collections and that no time will now be lost in providing a suitable home for the museum. The ultimate object appears to be to consolidate in one large building, the various collections of an archaeological and ethnological character presently dispersed, including the ethnological collections handed over

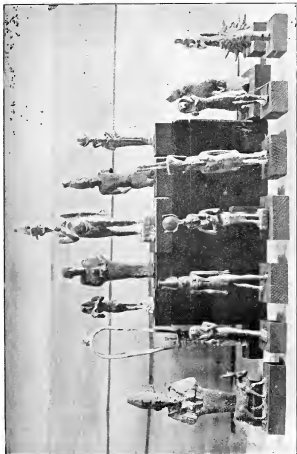


Mummy from the Cemetery of the Nobles at Thebes. Presented to the Archaeological Museum at the University of Toronto by Robert Mond, Esq., of London, England.

During three weeks in November, of 1907, through the kindness of the trustees of Wycliffe College, there was held in the hall of the college an exhibition which enabled the public to see about one-fifth of

to the Provincial Government some years ago by the Canadian Institute and now housed in the Education Department under the care of Mr. David Boyle.

Meanwhile, furnished with an in-



Collection of Mummy Statues Representing the Egyptian Deities.

creased grant by the university and with a considerable amount of funds supplied by private donors, Mr. Currelly has returned to Egypt for the purpose of expending and completing the collections in certain branches. The eagerness with which German, American and other museums are competing for objects illustrating early civilization has already advanced the market prices of antiquities very seriously. The time is fast approaching when in spite of increasingly industrious exploration, it will become impossible on any terms to establish a new museum. The University of Toronto may thus very well congratulate herself that the field has been entered before it has become too late and that even already a sufficiently important nucleus has been obtained to attract world-wide attention among archaeologists.

In the present article, it is not pretended to give an exhaustive account of the collections, but to give merely an outline of the more important series.

#### PALAEOLITHIC IMPLEMENTS

The most important series of palaeolithic implements—of very remote age—is from the Libyan desert in which Mr. Currelly was fortunate enough to find what may fairly be called the site of a palaeolithic factory. On this site lay thousands of flint axeheads, in various stages of manufacture, some of them having been thrown aside after partial manipulation on account of the discovery of a flaw in the stone or for some other reason, and others having been completely fashioned for use. These relics of the age of stone, so ample in number and so instructive in respect to flaking or the method of chipping, and patination on the surface change which results from the weathering of the flint or its abrasion by wind-blown desert sand, are likely to be recognized as furnishing important evidence upon the age of stone in northern Africa. Compari-

son of these palaeoliths with those of middle and northern Europe is not unlikely to yield important results. In order that students may have an opportunity of making such a comparison, a very interesting series of palaeoliths has been procured from the British Museum representing the stone age in Great Britain and further collections of middle European palaeoliths and neoliths are contemplated.

#### BRONZE IMPLEMENTS.

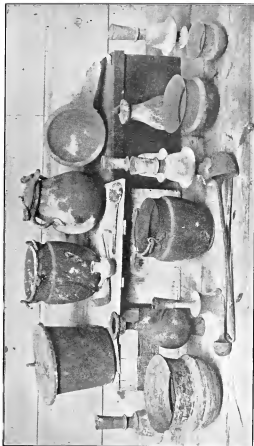
The age of bronze is represented by excellent examples of early Egyptian bronze swords and axes as well as by similar weapons of Greek, Celtic and Etruscan origin. Included in these collections are some of the very finest examples known to exist. In the series of these weapons the history of the bronze axe may be followed from the simple bronze-pointed club to the double hafted axe unknown in Egypt but found in the later deposits of the bronze period in Europe.

#### PREHISTORIC EGYPT.

The collection of objects from the tombs of a period probably about 5,000 to 6,000 B.C. is very large and interesting. There is, for example, the whole contents of one tomb, consisting of some fifty or sixty pieces, secured through the generosity of Mr. E. B. Osler, Mr. Warren and Mr. Cockshutt. This very remarkable series comprises vessels in alabaster, steatite and terra cotta, both black and red. The pieces are of perfect workmanship, especially a very small vessel of black terra cotta, mounted with gold. In addition to the contents of this tomb there is a very extensive series of terra cotta vessels from various other prehistoric tombs.

#### DYNASTIC EGYPT.

As might naturally be expected, the bulk of the Egyptian collections consist of objects found in the tombs and town sites of the period known as the dynastic period, extending from B.C. 4,400 to B.C. 340.



Bronze Kitchen Utensils and Other Household Fittings also in Bronze from the House of a Ramesside Official in Egypt. 1st or 2nd Century A.D.

THE BUSY MAN'S MAGAZINE

A large part of the collections come from tombs of the XVII. and XVIII. dynasties (1800-1400 B.C.). These collections consist of pottery, ushabtis or figures of servants of dead, models in wood and terra cotta, amulets, jewelry, bronze figures of Egyptian deities, etc. Among the important series are a complete set of amulets or charms which were placed on the bodies of the dead to facilitate their passage to the under-world. Important personages only were provided with complete sets and these are thus very rare. They consist of amuletic scarabs of beetles in frit (ancient glass), or precious stones, minute conventionalized sculptures of the eye of Isis and numerous other devices employed as charms. There is also a remarkable series of necklaces from various periods and of great importance and value. One of the earliest and most interesting examples is composed of heads of hemiatie, a most refractory material in this case perfectly fashioned, evidently by a workman of exceptional skill. Other necklaces are of lapis lazuli and of frit in imitation of lapis lazuli, of amethyst and of glass imitation of amethyst, and of other precious stones and gold. The earlier mode of burial which prevailed in Egypt involved the separate embalming of the viscera and their preservation in four jars called canopic jars, from their resemblance to the vase-shape of osiris, called canopus. These jars were dedicated to the four genii of the dead. There is a very fine set of canopic jars from a tomb of the eighteenth dynasty. The models recovered from tombs of the same and the preceding period are of great interest. There are several in terra cotta representing houses and farm yards, and in wood representing household utensils, wine and beer vats for example. Others represent processions of slaves with sheaves of wheat on their heads on the way to the threshing floors. Among the

largest and most interesting models is one in wood representing the boat of the dead with rowers. The series of bronze statuettes of which an illustration is given, represent the deities of Egypt. Hathor, the Goddess of Maternity, also one of the names of the sky, is represented as a cow in the extreme left of the series. Behind this goddess is a sistrum, a lyre-like instrument used in religious ceremonials. This example is of very fine workmanship and is ornamented by minute figures of deities of great beauty. The other figures represent Horus, Isis, and others of the Egyptian gods.

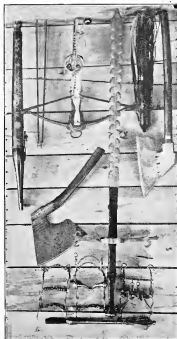
Three mummy cases with mummies of this period, have been presented to the museum by Mr. Robert Mond, son of Dr. Ludwig Mond. Mr. Mond has for some years carried out under the authority of the Egyptian Government very extensive private explorations in the Cemetery of the Nobles at Thebes, and he has been generous enough to contribute three fine examples of cases. The series of domestic utensils from the dynastic period are very interesting and important—there are good examples of the box used in Egypt from time immemorial, for insinuating "tau," wheat-straw, mason's galls and other artisan's tools in iron, bronze and wood. A small but interesting series consists of the remains of the equipment of an elementary school—reed pens, inkpots, etc.

The Greco-Roman and Roman collections are extensive and important. Among the latter is a large set of kitchen utensils in bronze (illustrated). These utensils were found in the ruins of the house of a Roman gentleman who lived in Egypt about the first or second century, A.D. Of this period also are very numerous lamps in bronze and terra cotta and even more importantly a fine collection of coins. These coins, which are of silver, are in the most perfect state of preservation. They look indeed as though

## UNIVERSITY OF TORONTO ARCHAEOLOGICAL COLLECTIONS.

they were fresh from the hands of the coiner. They formed part of the treasure of Alexander the Great.

workmanship are to a casual view very similar, each coin has stamped upon it the emblem of the city from



<sup>a</sup>Series of German and Swedish Wesspegs with and with Colanetes. Together with *Tricoflex* of Roman Manville-forms of the mid Century. The Wesspegs are *Tricoflex* and *Tricoflex* (see also *Tricoflex* and *Tricoflex* in the literature). The latter is a very fine example, the *Tricoflex* being a perfect copy.

who received tribute from each city. Each coin in the collection is from the tribute of a different city. Though the designs and mode of

From the same period there come textile fabrics, shoes, sandals, and

sleeping pillows of design similar to those used to this day in Japan. Probably only in the Boulaik Museum, in the British Museum, in the Louvre and in the Museum Quincentenaire at Brussels is there any collection of this period to be compared with that in the Museum at Toronto.

#### GENERAL ARCHAEOLOGICAL COLLECTIONS.

Among these is a very interesting series of bronze ornaments of Celtic origin and design found in Egypt, belonging probably to the first and second century, A.D. These ornaments consist of fibulae, brooches, and pins. A series of suits of armour of different periods, including two very fine Turkish suits, and a similar series of swords, maces, battle axes, crossbows with quarrels, halberds and lances afford examples of mediaeval weapons. There is an exceedingly interesting series of Etruscan objects of art and another series of so-called Cypriote ware. The Mycenaean age is represented by one piece of terra cotta. Objects of this period are so jealously guarded by the Greek Government that no museum in Europe has more than a very few pieces. Even those who have been instrumental in making the treasures of Crete known to the world, have not been allowed to acquire more than a single example or two. Among the series of general archaeological interest, none is more important than

the collection of objects used as currency. Besides the cabinet of coins, which includes a practically complete set of British coins in reproduction, or originals from the British Museum, there is a remarkable series of objects used by primitive people as currency. The Congo is well represented by numerous pieces of weapon form but of a design which renders them useless for offensive purposes. These pieces of currency are of iron, copper, brass and silver. China is represented by an admirable series of so-called knife money, by hoe money and by fine pieces of porcelain money.

The preparation of catalogues and the proper arrangement of the series in their permanent home must be a work of many years. The objects are so numerous and the evidence they afford upon many archaeological problems, so important that their study offers indefinite opportunities for scholars for many years to come.

From this outline, it may be gathered that if the museum is adequately supported, especially during the ensuing five or six years, a series of collections will be accumulated which will not only avail for the students of this country and for the general enlightenment of the public, but will compel the students of other countries to make pilgrimages to Toronto. Moreover, the plain fact is that within a very few years the collection of an archaeological museum of value will be an absolute impossibility.

Culture indicates superiority, and  
superiority impresses others.

## Do Not Live 1909 in 1908

By O. S. Marden in Success Magazine

**F**EW people live to-day. Many live in the past, regretting their mistakes, lamenting their lost opportunities, or they live in the future, in air castles, dwelling on the wonderful things they are going to do, the things they are going to enjoy. Thus they miss the splendid present, with its magnificent possibilities for growth, enjoyment, and achievement. No one can do his best work while he is trying to live in the past or the future. He must focus his mind vigorously and persistently upon the present. Habitual dreamers of the past or of the future usually get a very small percentage of their ability into the practical in life.

That only becomes ours which we live, and, if we are habitually living old days over again or living in anticipation, we get very little out of the present. One of the greatest delusions that ever crept into a mortal's brain, is that which robs one of the blessings, joys, and comforts of to-day either by regrets for the past, or the expectation of something better to-morrow.

Our future is in our present. Looking for some far-off glory, some future joy, some unknown happiness that may come, shall we lose the present joy of home and friendship, and the daily opportunities to do good and scatter flowers as we go along?

If we could realize that only the present is real, that only the present exists, or ever can; that there is really no yesterday or to-morrow; that we can never be certain of anything but the moment we are living in; that we cannot project ourselves into the future, nor can we step

backwards; that there is only one eternal Now—and that the years, the months, the days, the minutes are mere arbitrary divisions of the eternal Now—if we could only fully realize this, how it would multiply our power and increase our enjoyment and efficiency!

People who live in the present, and use it to the best possible advantage, who do not spend their time in regrets over their mistakes, or over what they failed to do yesterday, nor waste their energies in dreaming about the possible to-morrow, are much more successful and get infinitely more out of life than those whose gaze is always turned forward or backward. Many people find it almost impossible to concentrate their minds with power on the present moment. They have dreamy natures, wandering minds, and they have allowed too many things to fight against their focusing on the present; there are so many confused images in their minds that to-day slips away from them before they weave it solidly into their life-work, for they have only put a tithe of their energy and their efforts into it.

If they waste a large part of their precious energy and time, living in the past, brooding over their mistakes, castigating themselves for not having done better, or if they anticipate the future in dreaming, they have little left for the living, ever-present now.

Could we let the yesterdays and the to-morrows take care of themselves, we could do something worth while.

It is a great art to learn to extract

the most out of our own. Many people go through life dissatisfied and unhappy because they do not have what their neighbors have. They allow themselves to be constantly nettled by comparing themselves with others better off. About as poor business as one can engage in is that of going through life with one's eyes so fixed upon what others have, that he cannot enjoy or appreciate his own.

Everywhere we see prosperous people who are making a great deal of money, and yet they are dissatisfied, discontented, unhappy, restless. They rove about from place to place, trying to find pleasure in this thing or that, but are always disappointed. They think that, if they could only get somewhere else than where they are, could only do something else than what they are doing, if they could only go abroad, travel over different countries, in a touring car or in an automobile, they would be happy. Their eyes are always focused upon something in dream-land instead of something in the land of reality.

They mistake the very nature of happiness. They put the emphasis on the wrong things. The secret of happiness is not in your fortune, but in your heart. It does not consist in having but in being. It is a condition of mind.

Most men seem to think that when they once get their fortune they can change their life habits, that they will not be anxious. They do not realize that they are the victims of their life habits, that they are no more likely to get away from these than a leopard is likely to change his spots.

What a mockery most of us make of our lives! They are but the burlesque of the life we were intended to live. We know that the Creator intended life to mean more, to be infinitely richer, nobler, happier than it is. This brutal game of money-football, which so many of the human race are playing, this restless pushing, and crowding for place, this lust for power and wealth, had no place in the infinite plan for the race.

A strong resolution to be contented every day, to wear a cheerful face, and to speak a pleasant word to the newsboy, the elevator boy, and the office boy, to be civil to the waiter in the restaurant or hotel, to speak cheerily to the servant, to everybody with whom we come in contact, would not only add enjoyment to the ordinary industries of life, but would also keep the wheels of our ordinary social activity well lubricated.

It is a great art to learn to see the things close to us, to enjoy life as we go along.

If you have made a botch of 1907; if it has been a failure; if you have not succeeded in your undertakings; if you have blundered and made a lot of mistakes; if you have been foolish, have wasted your time, your money, do not drag these ghosts over the new year line to haunt you, to destroy your happiness. Let it all go. Forget it; bury it. Do not let it sap any more of your energies, waste any more of your time, destroy any more of your peace or happiness. You cannot afford to give it more thought or attention.

A rough, rude, coarse manner creates an instantaneous prejudice, closes hearts and bars doors against us.

## The Young Man in Business

By Wilson Rice in American Business Man

"There is a tide in the affairs of man, Which, taken at the flood, leads on to fortune."

THERE is no other bit of quotable verse in all of Shakespeare's works that appeals to me, more than this; for the reason that, besides being beautiful in its metaphorical allusion and its phraseology, it is a truth that embodies the fundamental rule of success—that misused, misinterpreted word, opportunity.

The ebb and flow of the tide to which Shakespeare refers, is nothing else than the coming and going of opportunity. Whether we will see and grasp these opportunities as they appear is a matter wholly dependent on the individual himself. This is the vital point which the young man in business too often fails to comprehend. The tendency is to throw the burden of responsibility elsewhere than upon himself. Not only is it incumbent upon each of us to seize upon and take advantage of all opportunities as they arise, but it also lies within our opportunities to a great extent. Every man is endowed more or less with creative ability for just such purposes.

I find that the young men who are about to enter into the world of business, and a great many already active in it, fancy the opportunities that will arise for them, are things that develop entirely apart from them, and with which they have no direct concern until ripe for the plucking. This delusion is a myth that is incapacitating hundreds of young men to-day. It is making idleness where there should be activity.

Who of us does not know or has

not seen young men equipped with the ability and brains actually to accomplish things, but who are waiting for "their chance," as they term it. They are making no effort to find this "chance." Valuable time and energy is being wasted with the assurance that the chance of which they are dreaming will present itself to them of its own accord and initiative. This is the reason why we have hundreds and hundreds of young men in our retail stores, manufacturing establishments and, in fact, in all possible avenues of business, who never advance in their work year after year. They continue as unimportant cogs in the wheel of commerce instead of becoming a part of the hub of the wheels—the factors in the business.

The extremely few instances where men have succeeded in gaining wealth and fame through no activity of their own, where luck played the important role, become so accentuated in our minds that we are inclined to make them the rule instead of the exception. Luck to a very small extent, is an element to be considered. But opportunity and luck have nothing in common. In fact, the one is the direct antithesis of the other.

The young man should school himself to see and take advantage of his particular opportunities. He must learn to discern which are and which are not his opportunities. This is no easy task, I admit. You must first know your capabilities and limitations. You must know the trend of your ability, whether you are fitted by nature and by education to take up a professional career or a mercantile undertaking.



Young men, still in their high school or collegiate course, are dazzled by the eloquence of some famous lawyer's plea to a jury; or the sight of a doctor, riding by in his phaeton, impresses them; or they may hear of, or see the efforts of men who are famous in any of the arts or sciences.

This first impression and enthusiasm may influence them to study law, medicine, or any other of such professions, when, as a matter of fact, they are not capable of pursuing successfully such a task, by reason of any of a dozen or more handicaps, physical, mental or financial. In such cases where men have entered into a profession or business for which they are not fitted, the opportunities that are presented lose their value because they cannot be utilized to the maximum possibility.

A few months' experience will show if you like and are equipped to fulfill a business career. You may try yourself out at dozens or more different kinds of business, until you find something for which you are suited.

We are inclined to be too harsh and hasty in our judgment of the young man who changes positions frequently, although the criticism may not be well merited in many cases. There is a certain type of young man who is always looking for new fields to conquer but he refuses to stay in any one position long enough to master it and find out if he is fitted for it. This species of the nomad in business becomes dissatisfied at the first bit of real hard, monotonous work he attempts and immediately seeks another position.

But there are young men who are forced to change positions more or less frequently because they are trying to find labor for which they are adapted—a position where the possible opportunities will mean something to them.

This purpose is to be endorsed. Temporarily, the frequent change-

ing of positions may be detrimental but after a situation that is congenial is found, the young man will advance satisfactorily and consistently, if he applies himself to his work diligently.

The well-balanced young man who will succeed in business is he who realizes his limitations. This is as important as knowing what you can do.

The careers of our successful men in business, furnish a clear demonstration of this fact. Not only the fruitful actions of men but also the evolution of nature in every form emphasizes this basic principle of success that only by a more or less precise rotation—a carefully graduating process—are things climaxed into satisfactory results. Until you feel reasonably certain that you are fully able to tackle a proposition, leave it alone.

You are not losing an opportunity in so doing. To the contrary, you are putting yourself in a better position successfully to use your rightful opportunity when it arrives.

An humble street-car conductor who has now advanced to the head of one of the largest street-car companies in the United States furnishes an illustration of the proper utilization of opportunity. It took many years of steady climbing to bring forth this transformation. There were many, many opportunities to be seized and acted upon before the change from conductor to president was accomplished; but the appreciation of opportunities made it possible.

"Oh, that's all luck pure and simple; they just happened to fall into such good things," protests the skeptic who is himself idling his time away, waiting for something lucky to show itself for his grasp.

No, my cynical friend, these are not examples of what you are pleased to call luck. In fact, I stoutly deny that luck is an element in business to be considered in its influence upon success. Luck

is nothing else but a superstition. It is on a par with the notions that picking up a pin or not walking under a ladder will influence one's future favorably or otherwise. Thus to characterize opportunity is a form of consolation indulged in by the indolent who will not bestir themselves sufficiently to see their opportunities.

There is another phase of this question which I believe bears an important part in the success of the young man in business. Do not let your opportunities slip by you without any effort to advance yourself.

There is some excuse, however small, for the young man who lets his opportunities go to waste because he has not trained himself to know them when they are formed. But for the young man who is too inactive to take advantage of his opportunities—who hesitates until they have passed, never to return again—there is no excuse. This is the saddest, most hopeless attitude possible. "Well, something else will turn up," is the salve that is applied. Assuming something else will turn up, yet that specific opportunity that you have allowed to go by you, will never return. Your action in refusing to profit by it, will only handicap you in your endeavor toward success in the future. Competitive forces are too keen, too highly organized nowadays, to permit of any lagging on the highroad to success. It is absolutely necessary that the young man take advantage of every possible opening to advance himself.

The man in business, be he em-

ploye or employer, succeeds through one source only, and that is his own actions. The efforts of others cannot bring success to you. It rests entirely with the young man himself if he is to progress. Opportunities may or may not be things of his own creation, but they are there for a fixed purpose and the instinct in the man himself should prompt him to use them.

Do not make the dollar sign the standard by which you are to judge your opportunities. Advancement will not always mean an increase in salary. If the opportunity is given you to learn a new part of the business in which you are engaged, even if it does not bring a monetary increase and even assuming the position itself is a humbler one than that which you are occupying, regard this as a good opportunity and take it.

Mental development is more valuable to the young man than mercenary profit. The young man who scoffs at the opportunities given him to make himself more proficient, when there is no further compensation offered, is placing an obstacle in his path for future success. The careers of successful men of business in all the various enterprises known, are the most convincing verifications of the soundness of the statements I have here made.

Opportunities are not playthings. The young man's progress in the business world and his early success depend upon his ability to see, appreciate and act upon the opportunities that arise in his particular sphere of action.

The language of the face and manner are the instantaneous shorthand of the mind, which is very quickly read.

## Fleas Will Be Fleas

By Ellis Parker Butler in *American Magazine*

MIKE FLANNERY was the star boarder at Mrs. Muldoon's, and he deserved to be so considered, for he had boarded with Mrs. Muldoon for years, and was the agent of the Interurban Express Company at Woodcote, while Mrs. Muldoon's other boarders were largely transient.

"Mike," said Mrs. Muldoon one noon when Mike came for his lunch, "I know th' opinion ye have of Dagoes and niver a-one have I took into me house, and I think the same of thim meself—dirty things, an' takin' the bread away from th' honest American laborin' man—and I would not be thinkin' of takin' one t' board at this day, but would ye to tell me this—*is a Frinchmin a Dago?*"

Flannery raised his knife and laid down the law with it.

"Mrs. Muldoon, mam," he said, "there be two kinds of Frinchmin. There be the respectable Frinchmin, and there be th' unrespectible Frinchmin. They both be furriners, but they be classed different. Th' respectable Frinchmin is no worse than th' Dutch, and is classed as Dutch, but th' other kind is Dagoes. There is no harm in the Dutch Frinchmin, for thim is such as Napoleon Bonny-part and the like of him, but ye want t' have nawthin' t' do with the Dago Frinch. They be a bad lot."

"There was a Frinchmin askin' would I give him a room and board, this mornin'," said Mrs. Muldoon.

Flannery nodded knowingly.

"I knowed it!" he cried. "'Twas apparent t' me th' minute ye spoke, mam. And agin th' Dutch Frinch I have nawthin' t' say. If he be a Dutch Frinchmin let him come. Was he that?"

"Sure, I don't know," said Mrs. Muldoon, perplexed. "He was a

pleasant-spoken man, enough. 'Tis a professor he is."

"There be many kinds of professors," said Mike.

"Sure!" agreed Mrs. Muldoon. "This wan is professor of fleas."

Mike Flannery grinned silently at his plate.

"I have heard of thim, too!" he said. "But 'tis of insects they be professors, and not of one kind of insects alone, Mrs. Muldoon, mam. Ye have mistook th' understandin' of what he was sayin'."

"I beg pardon to ye, Mr. Flannery," said Mrs. Muldoon, with some spirit, "but 'tis not mistook I am. Fleas the' professor said, and no mistake at all."

"'Yis?" inquired Flannery. "Well, mebbey 'tis so. He would be what ye call one of thim specialists. They do be doin' that now, I hear, and 'tis probable th' Frinchmin has fleas for his speciality. 'Tis like this, mam: all professors is professors; then a bunch of professors separate off from the rest and be professors of insects; and then the professors of insects separate up, and one is professor of flies, and another one is professor of pinch-bugs, and another is professor of toads, and another is professor of lobsters, and so on until all the kinds of insects has each a professor to itself. And then they call specialists, and each one knows more about his own kind of insect than any other man in the world knows. So mebbey the Frinchmin is professor of fleas, as ye say."

"I should think a grown man would want to be professor of something bigger than that," said Mrs. Muldoon. "but there's no accountin' for tastes."

"If ye understood, mam," said

Mike Flannery, "ye would not say that same, for to the flea professor the flea is as big as a house. He studies him throo a telescope, Mrs. Muldoon, that magnifies th' flea a million times. Th' flea professor will take a dog with a flea on him, mam, and look at th' same with his telescope, and th' flea will be ten times th' size of th' dog."

"'Tis wonderful!" exclaimed Mrs. Muldoon.

"It is so!" agreed Mike Flannery. "But 'tis by magnifyin' th' flea that the professor is able t' study so small an insect for years and years, discoverin' new beauties every day. One day he will be studyin' the small toe of th' flea's left hind foot, and th' next day he will be makin' a map of it, and th' next he will be takin' a statute of it in plaster, and th' next he will be photographin' it, and th' next he will be writin' out all he has learned of it, and then he will be weeks and months correspondin' with other flea professors in all parts of th' world, seein' how what he has learned about th' little toe of th' flea's left hind foot agrees with what they have learned about it, and if they don't all agree, he goes at it agin, and does it all over agin, and mebbey he dies when he is ninety years old and has only got one leg of th' flea studied out. And then some other professor goes on where he left off and takes up the next leg."

"And do they get paid for it?" asked Mrs. Muldoon, with surprise.

"Sure, they do!" said Flannery. "Good money, too. A good specialist professor gits more than a hod-carrier. And 'tis right they should," he added, generously, "for 'tis by studyin' the feet of fleas, and such, they learn about germs, and how t' take out your appendix, and 'Is marriage a failure?' and all that."

"Ye dumfonder me, Mike Flannery," said Mrs. Muldoon. "Ye should have been one of them professors yourself, what with all the knowledge ye have. And ye think 'twould be a good thing t' let th' little Frinchmin come and take a room?"

"'Twould be an honor to shake him

by th' hand," said Mike Flannery, and so the professor was admitted to the board and lodging of Mrs. Muldoon.

The name of the professor who, after a short and unfruitful season at Coney Island, took lodging with Mrs. Muldoon, was Jocolino. He had shown his educated fleas in all the provinces of France, and in Paris itself, but he made a mistake when he brought them to America.

The professor was a small man, and not talkative. He was, if anything, inclined to be silently moody, for luck was against him. He put his baggage in the small bedroom that Mrs. Muldoon allotted to him, and much of the time he spent in New York. He had fellow countrymen there, and he was trying to raise a loan, with which to buy a canvas booth in which to show his educated insects. He received the friendly advances of Flannery and the other boarders rather coldly. He refused to discuss his speciality, or show Mike the toe of the left hind foot of a flea through a telescope. When he remained at home after dinner he did not sit with the other boarders on the porch, but walked up and down the walk, smoking innumerable cigarettes, and thinking, and waving his hands in mute conversations with himself.

"I dunno what ails th' professor," said Mrs. Muldoon, one evening when she and Flannery sat at the table after the rest had left it.

Flannery hesitated.

"I would not like to say for sure, mam," he said, slowly, "but I'm thinkin' 'tis a loss he has had, maybe, that's preyin' on his mind. Ever since ye told me, Missus Muldoon, that he was a professor of th' educated fleas, I have had doubts of th' state of th' mind of th' professor. Th' sense of studyin' th' flea, mam, I can understand, that bein' th' way all professors does these days, but 'tis not human t' spend time givin' a flea a college education. Th' man that de-scends t' be tutor t' a flea, and t' teach it all th' accomplishments, from readin' and writin' t' arithmetic and football, mebbey, is peculiar. I will say

he is dang peculiar, Missus Muldoon, beggin' your pardon. Is there any coffee left in the pot, mam?"

"A bit, Mr. Flannery, an' you're welcome t' it."

"I understand th' feelin' that makes a man educate a horse, like that Dutchman I was readin' about in th' Sunday paper th' other day," said Mike, "and teachin' it t' read an' figger, an' all that. An' I can see th' sinse of educatin' a pig, as has been done, as you well know, mam, for there be no doubt a man can love a horse or a pig as well as he can love his own wife—"

"An' why not a flea?" asked Mrs. Muldoon. "'Tis natural for an Irishman t' love a pig, if 'tis a pig worth lovin', and 'tis natural, I make no doubt, for a Dutchman t' love a horse th' same way, and each t' his own, as th' sayin' is. Mebbly th' Frinch can learn t' love th' flea in th' same way, Mr. Flannery."

"I say th' same, Missus Muldoon," said Flannery, "an' I say th' professor has done that same, too. I say he has educated th' flea, an' mebbly raised it from a baby, and brung it from his native land, mam, an' taught it, an' learned t' love it. Yes, Missus Muldoon! But if th' educated horse or th' educated pig got loose would they be easy t' find agin, or would they not, mam? And if th' professor come t' have a grand love for th' flea he has raised by hand, an' taught like his own son, an' th' flea run off from him, would th' educated flea be easy t' find? Th' horse an' th' pig is animals that is not easy t' conceal themselves, Missus Muldoon, but th' flea is hard t' find, an' when ye have found him he is hard t' put your thumb on. I'm thinkin' th' reason th' professor is so down is that he has lost th' flea of his heart."

"Poor man!" said Mrs. Muldoon. "An' th' reason I'm thinkin' so," said Flannery slowly, and leaning toward Mrs. Muldoon across the table, "is that, if I be not mistaken, Missus Muldoon, th' professor's educated flea spent last night with Mike Flannery!"

Mrs. Muldoon raised her hands with a gesture of wonderment.

"And listen to that, now!" she cried, in astonishment. "Mike Flannery, do you be thinkin' th' professor has two of them? Sure, and he must have two of them, for was it not me-self was thinkin' all last night I had th' same educated flea for a bed-felly? I would have caught him," she added, sadly, "but he was too brisk for me."

"There was forty-sivin times I thought I had mine," admitted Flannery, "but every time when I took up me thumb he had gone some other place. But I will have him to-night!"

"But mebbly he has gone by now," said Mrs. Muldoon.

"Never fear, mam," said Flannery. "He's not gone, mam, for he has been close to me every minute of th' day. I could put me thumb on him this minute, if he would but wait 'til I did it."

"Well, as for that, Mike Flannery," said Mrs. Muldoon, mischievously, as she arose from the table, "go on along with ye, and don't be bringin' th' blush t' me face, but when I want t' find th' one I was speakin' of, I won't have t' walk away from meself t' find him this minute!"

The trained flea is one of nature's marvels. Everyone says so. A Bobby Burns might well write a poem on this "wee, timorous, cowerin' beastie," except that the flea is not, strictly speaking, timorous or cowering. A flea, when it is in good health and spirits, will not cower worth a cent. It has ten times the bravery of a lion—in fact, one single little flea, alone and unaided, will step right up and attack the noisiest lion, and never brag about it. A lion is a rank coward in comparison with a flea, for a lion will not attack anything that it has not a good chance of killing, while the humble but daring flea will boldly attack animals it cannot kill, and that it knows it cannot kill. David had at least a chance to kill Goliath, but what chance has a flea to kill a camel? None at all, unless

the camel commits suicide. And dogs! A flea will attack the most ferocious dog and think nothing of it at all. I have seen it myself. That is true bravery. And not only that—not only will one flea attack a dog—but hundreds of fleas will attack the same dog at the same time. I have seen that myself, too. And that multiplies the bravery of the flea just that much. One flea attacking a dog is brave; one hundred fleas attacking the same dog are therefore one hundred times as brave. We really had to give the dog away, he was carrying so much bravery around with him all the time.

Think of educating an animal with a brain about the size of the point of a fine needle! And that was what Professor Jocolino had done. The flea is really one of nature's wonders, like Niagara Falls, and Jojo the dog-faced man, and the Canon of the Colorado. Pull? For its size the educated flea can pull ten times as much as the strongest horse. Jump? For its size the flea can jump forty times as far as the most agile jack-rabbit. Its hide is tougher than the hide of a rhinoceros, too. Imagine a rhinoceros standing in Madison Square, in the City of New York, and suppose you have crept up to it, and are going to pat it, and your hand is within one foot of the rhinoceros. And before you can bring your hand to touch the beast suppose it makes a leap, and goes darting through the air so rapidly that you can't see it go, and that before your hand has fallen to where the rhinoceros was, the rhinoceros has alighted gently on the top of the City Hall at Philadelphia. That will give you some idea of the magnificent qualities of the flea. If we only knew more of these ordinary facts about things we would love things more.

At the breakfast table the next morning Professor Jocolino sat silent and moody in his place, his head bent over his breakfast, but the nine other men at the table eyed him sus-

piciously. So did Mrs. Muldoon. There was no question now that Professor Jocolino had lost his educated flea. There was, in fact, ground for the belief that the professor had had more than one educated flea, and that he had lost all of them. There was also a belief that however well trained the lost might be in some way their manners had not been carefully attended to, and that they had not been trained to be well behaved when making visits to utter strangers. A beast or bird that will force itself upon the hospitality of an utter stranger unasked, and then bite its host may be well educated, but it is not polite. The boarders looked at Professor Jocolino and frowned. The professor looked stolidly at his plate, and ate hurriedly, and left the table before the others had finished.

"'Tis in me mind," said Flannery, when the professor had left, "that th' professor has a whole college of him educated insects, an' that he do be lettin' them have a vacation. Or mebbly th' class of 1907 is graduated an' turned loose from th' university. I had th' baseball team an' th' football gang spendin' th' night with me."

"Ho!" said Hogan, gruffly, "twas th' fellys that does th' high jump an' th' long jump an' th' wide jump was havin' a meet on Hogan. An' I will be one of anny ten of us t' tell th' professor t' call th' scholars back t' school agin. I be but a plain uneducated man, Missus Muldoon, an' I have no wish t' speak disrespect of him as is educated, but th' conversation of a gang of Frinch educated fleas is annoyin' t' a man that wants t' sleep."

"I will speak t' th' professor, gintlemen," said Mrs. Muldoon, "an' remonstrate with him. Mary, me girl," she added, to the maid who was passing her chair, "would ye mind givin' me th' least bit of a rub between me shoulders like? I will speak t' th' professor, for I have no doubt he has but t' say th' worrd t' his scholars, an' they

will all run back where they belong."

But the professor did not come back that day. He must have had urgent business in New York, for he remained there all night, and all the next day, too, and if he had not paid his bill in advance Mrs. Muldoon would have suspected that he'd run away. But his bill was paid, and his luggage was still in the room, and the educated fleas, or their numerous offspring, explored the boarding-house at will, and romped through all the rooms as if they owned them. If Professor Jocolino had been there he would have had to listen to some forcible remonstrances. It was Flannery who at length took the law into his own hands.

It was late Sunday evening. The upper hall was dark, and Flannery stole softly down the hall in his socks and pushed open the professor's door. The room was quite dark and Flannery stole into it and closed the door behind himself. He drew from his pocket an insect-powder gun, and fired it. It was an instrument something like a bellows, and it fired a simple squeeze, sending a shower of powder that fell in all directions. It was a light, yellow powder, and Flannery deluged the room with it. He stole stealthily about, shooting the curtains, shooting the bed, shooting the picture of the late Mr. Timothy Muldoon, shooting the floor. He bent down and shot under the bed, and under the wash-stand, until a film of yellow dust lay over the whole room, and then he turned to the closet and opened that. There hung Professor Jocolino's other clothes, and Flannery jerked them from the hooks and carried them at arm's length to the bed, and shot them.

As he was shooting into the pocket of a pair of striped trousers the door opened and Professor Jocolino stood on the threshold. There was no doubt in the professor's mind. He was being robbed!

He drew a pistol from his pocket and fired. The bullet whizzed over the bending Flannery's head, and before the professor could fire a second time Flannery rose and turned over, with a true aim, shot the professor!

Shot him full in the face with the insect powder, and before the blinded man could recover his breath or spit out the bitter dose, or wipe his eyes, Flannery had him by the collar and had jerked him to the head of the stairs. It is true; he kicked him downstairs. Not insultingly, or with bad feeling, but in a moment of emotional insanity, as the defense would say. This was an extenuating circumstance, and excuses Flannery, but the professor, being a foreigner, could not see the fine point of the distinction, and was angry.

That night the professor did not sleep in Westcote, but the next afternoon he appeared at Mrs. Muldoon's, supported by Monsieur Jules, the well-known Seventh Avenue restaurateur, and Monsieur Renaud, who occupies an important post as garcon in Monsieur Jules' establishment.

"For the keek," said the professor, "I care not. I have been keek before. The keek by one gentleman, him I resent, him I revenge; the keek by the base, him I scorn! I let the keek go, Madame Muldoon. Of the keek I say not at all, but the flea! Ah, the poor flea! Excuse the weep, Madame Muldoon!"

The professor wept, into his handkerchief, and the two men looked seriously solemn, and patted the professor on the back.

"Ah, my Alphonse, the flea! The poor little flea!" they cried.

"For the flea I have the revenge!" cried the professor, fiercely. "How you say it? I will be to have the revenge. I would do be the revenge having. The revenge is having will I be. Him will I have, that revenge business! For why I bring the educate flea to those States United? Is it—that they

should be deathed? Is it that a Flannery should make them dead with a—with such a thing like a pop-gun? Is it for these things I educate, I teach, I culture, I love, I cherish those flea? Is it for these things I give up wife, and patrie, and immigrate myself out of dear France? No, my Jules! No, my Jacques! No, my madame! Ah, I am one heart-busted!"

"Ah, now, professor," said Mrs. Muldoon, soothingly, "don't bawl annyhow. There is sure no use bawlin' over spilt milk. If they be dead, they be dead. I wouldn't cry over a million dead fleas."

"The American flea—no!" said the professor, haughtily. "The Irish flea—no! The flea au naturel—no! But the educate flea of la belle France? The flea I have love, and teach, and make like a sister, a sweetheart to me? The flea that have act up in front of the crowned heads of Spain; that have travel on the ocean; that have travel on the land? Ah, Madame Muldoon, it is no common bunch of flea! Of my busted feelings what will I say? Nothings! Of my banded-up heart, what will I say? Nothings! But for those dead flea, those poor dead flea, so innocent, so harmless, so much money worth—for those must Monsieur Flannery compensate."

As the professor's meaning dawned on Mrs. Muldoon a look of amazement spread over her face.

"And would ye be makin' poor Mike Flannery pay good money for thim rascal fleas he kilt, and him with his ankles so bit up they look like the smallpox, to say nothin' of other folks which is the same?" she cried. "'Tis ashamed ye should be, Mister Professor, bringin' fleas into America and lettin' them run loose! Ye should muzzle thim, Mister Professor, if ye would turn thim out to pasture in the boardin' house of a poor widdy woman, and no end of trouble, and worry, and every one sayin', 'Why did ye let th' Dago come for, annyhow?'"

The professor and his friends sat

silent under this attack, and when it was finished they arose.

"Be so kind," said the professor, politely, "to tell the Flannery the ultimatum of Monsieur the Professor Jocolino. One hundred educate French fleas I have I bring to the States United. Of the progeny I do not say. One milliard, two milliard, how many is those progeny? I do not know, but of him I speak not. Let him go. I make the Flannery a present of those progeny. But for those one hundred fine educate French flea must he pay. One dollar per each educate flea must he pay, that Flannery! It is the ultimatum! I come Sunday at past half one on the clock. That Flannery will the money ready have, or the law will be on him. It is sufficient!"

The three compatriots bowed low, and went away. For fully five minutes Mrs. Muldoon sat in a sort of stupor, and then she arose and went about her work. After all it was Flannery's business, and none of hers, but she wished the men had gone to Flannery, instead of delegating her to tell him.

"Thief of th' world!" exclaimed Flannery, when she told him the demand the professor had made. "Sure, I have put me foot in it this time, Missus Muldoon, for kill thim I did, and pay for thim I must. I dare say, but 'twill be no fun t' do it! One hundred dollars for fleas, mam! Did ever an Irishman pay the like before? One week ago Mike Flannery would not have give one dollar for all the fleas in th' world. But 'Have to' is a horse a man must ride, whether he wants to or no."

But the more Flannery thought about having to pay out one hundred dollars for one hundred dead insects the less he liked it and the more angry he became. It could not be denied that one dollar was a reasonable price for a flea that had had a good education. A man could hardly be expected to take a raw country flea, as you might say, and educate it, and give it graces and teach it dancing and all the ac-

complishments, for less than a dollar. But one hundred dollars was a lot of money, too. If it had been a matter of one flea Flannery would not have worried, but to pay out one hundred dollars in a lump for flea-slaughter, hurt his feelings. He did not believe the fleas were worth the price, and he inquired diligently, seeking to learn the market value of educated fleas. There did not seem to be any market value. One thing only he learned, and that was that the Government of the United States, in Congress assembled, had recognized that insects have a value, for he found in the list of customs duties this: "Insects, not crude, 1-4 cent per pound and 10 per cent. ad valorem."

As Flannery leaned over his counter at the office of the Interurban Express Company and spelled this out in the book of customs duties he frowned, but as he looked at it his frown changed to a smile, and from a smile to a grin, and he shut the book and put it in his pocket. He was ready to meet the professor.

"Good day to yez," he said, cheerfully, when he went into the little parlor on Sunday afternoon, and found the professor sitting there, flanked by his two fellow countrymen. "I have come t' pay ye th' hundred dollars Missus Muldoon was tellin' me about."

The professor bowed and said nothing. The two gentlemen from Seventh Avenue also bowed, and they too said nothing.

"I'm glad ye spoke about it," said Flannery, good-naturedly, "for 'tis always a pleasure to Mike Flannery to pay his honest debts, and I might not have thought of it if ye had not mentioned it. I was thinkin' them was sawthin' but common, ignorant fleas, professor."

"Ah, no!" cried the professor. "The very educate flea! The flea of wisdom! The very teach'd flea!"

"I hear that now!" said Flannery, "and did they really come all th' way from France, professor? Or is this a joke ye are playin' on me?"

"The truly French flea!" explained the professor. "From Paris herself. The genuine. The import flea."

"And to think ye brought them all the way yerself, professor! For ye did, I believe?"

"Certain!" cried all three.

"An' t' think of a flea bein' worth a dollar!" said Flannery. "Them can't be crude fleas at sich a price, professor."

"No! Certain, no!" cried the three men again.

"Not crude," said Flannery, "and imported by th' professor! 'Tis odd I should have seen a refinement t' them very things this very day, professor. 'Tis in this book here. He took the list of customs duties from his pocket and leaned his elbows on his knees, and ran his hand down the pages.

"'Cattle, if less than one year old, per head, two dollars. All other, if valued less than \$14 per head, \$5.75; if valued more than \$14 per head, twenty-sivin and one half per cent.'" read Flannery. "Sure, fleas does not count as cattle, professor. Nor does they come in as swine, th' duty on which is one dollar an fifty cents per head. I know th' pig, an I am acquainted with th' flea, an there is a difference between them that anyone would recognize. Nor do they be 'Horses an' Mules' nor yet 'Sheep.' Some might count them in as 'All other live animals not otherwise specified, twenty per cent.' but 'twas not there I saw refinement t' them. 'Fish.' he read, 'th' flea is no more fish than I am—'" He turned the pages, and continued down through that wonderful list that embraces everything known to man. The three Frachmen sat on the edges of their chairs, watching him eagerly.

"Ho, ho!" Flannery sung out at length. "Here it is! 'Insects, not crude, one quarter cent per pound and tin per cent. ad valorem.' What is ad valorem, I duano, but 'tis a wonderful thing th' tariff is. Who would be thinkin' tin years ago that

Professor Jocolino would be comin' t' Ameriky with one hundred fleas, not crude, in his dress-suit portmanteau? But th' Congress was th' boy t' think of everything. 'No free fleas' says they. 'Look at th' poor American flea, crude an' uneducated, an' sec th' struggle it has, competin' with th' flea of Europe, Asia an' Africa. Down with th' furrin flea,' says Congress, 'protect th' poor American insect. One quarter cent per pound an' tin per cent. ad valorem for th' flea of Europe!'"

Mike Flannery brought his hand down on the book he held, and the three men, who had been watching him with a fascinated stare, jumped nervously.

"That's what Congress says," said Flannery, glaring at the professor, "but up jumps th' Senator from California. 'Stop!' he says. 'wait! 'Tis all right enough for th' East t' rule out th' flea, but th' Californian loves th' flea like a brother. We want free fleas.' Then up jumps th' Senator from New York. 'I don't object t' th' plain or crude flea comin' in free, says he, for there be need of them, as me friend from th' West says. What amusement would th' dogs of th' nation have but for the flea,' says he, 'But I'm thinking of th' sivity-three theyaters on an' off Broadway,' says he. 'Shall th' amusement industry of th' metropolis suffer from th' incoming of th' millions of educated an' trained fleas of Europe? Shall Shakespeare an' Belasco an' Shaw be put out of business by th' hightoned flea theyaters of Europe? No!' says he. 'I move t' amend th' tariff of th' United States t' read that th' duty on insects, not crude, be one fourth of a cent per pound an' tin per cent. ad valorem,' he says, 'which will give th' dog all th' crude fleas he wants, an' yit shut out th' educated flea from competition with grand opera an' Barnum's circus.' An so 'twas voted," concluded Mike Flannery.

Monsieur Jules fdgeted and looked at his watch.

"Be easy," said Flannery.

"There's no hurry. 'Im waiting' for a find of mine, an' 'tis time t' talk over th' tariff with educated min once in a while. Th' frind I'm lookin' for anny minute now is a fine expert on th' subject of th' tariff himself. O'Halloran is th' name of him. Him as is th' second deputy assistant collector of evidence of fraud an' smugglin' in th' revenue service of th' United States. 'Twas a mere matter of doubt in me mind," said Flannery, easily, "regardin' th' proper valuation of th' professor's fleas. I was thinkin' mebbly one dollar was not enough t' pay for a flea, not crude, so I asks O'Halloran. 'Twill be easy to settle that,' says O'Halloran, 'for th' value of them will be set down in th' books of th' United States, at th' time when th' professor paid th' duty on them. I'll just look an' see how much th' duty was paid on,' says he. 'But mebbly th' professor paid no duty on them,' I says. 'Make no doubt of that,' says O'Halloran, 'for unless th' professor was a fool he would pay th' duty like a man, for th' penalty is fine an' imprisonment,' says O'Halloran, an' I make no doubt he paid it. I will be out Sunday at four,' says O'Halloran, an' give ye th' facts, an' I hope th' duty is paid as it should be, for if 'tis not paid 'twill be me duty t' arrest th' professor an'—'"

Flannery stopped and listened. "Is that th' train from th' city I hear?" he said. "O'Halloran will sure be on it."

The professor arose, and so did the two friends who had come with him to help him carry home the one hundred dollars. The professor slapped himself on the pockets, looked in his hat, and slapped himself on the pockets again.

"Mon dieu!" he exclaimed, and in an instant he and his friends were in an excited conversation that went at the rate of three hundred words a minute. Then the professor turned to Flannery.

"I return," he said. "I have lost the most valued thing, the picture of the dear mamma. It is lost! It is picked of the pocket! Villains! I go to the police. I return."

He did not wait for permission, but went, and that was the last Mike Flannery or Mrs. Muldoon ever saw of him.

'An' t' think of me a free trader every day of me born life," said Mike Flannery that evening, to Mrs. Muldoon, "but I am no more. I see th' protection there is in' th' tariff, Missus Muldoon, mam. But, anyhow, I wonder what is 'Insects, not crude?'"

## The Game Got Them

By Edwin Lefferts in Everybody's

SOMEbody asked for a dollar! That is what precipitated the worst panic of recent years.

The banks had stocks, bonds, mortgages, office buildings, participations in syndicates, notes, steamships, copper mines, words of honor, loans to directors, and other first-class assets. But for months a boulder had been trembling perilously on the very brink of the precipice. At last, when somebody asked his own bank for his own money, down crashed the boulder on spotless reputations and trembling fears and shining hopes. And beneath the debris of credit there came to many people the only death that they feared—financial death.

"Somebody asked for a dollar. That's what's happened!" A New York banker said so at his club the other night. Among his hearers were other bankers. And they nodded acquiescence, forgetting to accuse Roosevelt of being responsible for the wreck of hopes and reputations and, worse still, of fortunes. The epigram told a long story to the bankers, in exactly five words.

Now, there were reasons why there should have been a panic, and why it should have been exactly the kind that it was, and also why it should have raged at the time when it did and not much earlier and not much later. It had been coming

for a long time. More than one observer had perceived its advance, notwithstanding the wonderful prosperity of the past two or three years. Every now and then something happened that hurried it along; some plan miscarried; something encroached upon the bank reserves; also from time to time some financier deliberately closed his eyes and swore that the situation was bright and healthy, or some statesman impetuously opened his mouth and said that the situation was not. But these things did not cause the panic; they did not even cause the distrust that in November pervaded the community.

Who would have said that the touring car and the projected European trip of 1908 had regretfully to be abandoned because some years ago a few cold-eyed, eagle-beaked gentlemen in London coveted a few gold mines in the Transvaal? And that the reason why Santa Claus will not bring the Russian sables this Christmas is that Russian grafters, dreaming of vast Manchurian plunder, also dreamed that the Japs were apes? Yet these remote events are clearly causes of such disappointments. For the Boer War, so far as concerned the world of business, which does not trouble itself with ethics, meant the loss of about a thousand millions of liquid capital. Not very long after that stupendous

financial loss came the war between Russia and Japan, and a still greater amount of capital disappeared forever—something like a billion and a quarter of dollars. Then came the San Francisco disaster. The loss there was, let us say, five hundred millions of dollars; that much wiped out at one fell swoop. Thus you have in a few years the loss of over two and a half billions of dollars in this little world's liquid capital. Remember, this was no stock-market slump loss, no mere disappearance of an elusive "paper profit" on a speculative line, no shrinkage of bank accounts incidental to the collapse of some absurd boom, no diversion from one channel of trade into another; but the actual and definite and irretrievable loss of that much of the world's capital, which it could have used, which it needed to do business with.

And serious though so stupendous a loss at any time would be, it proved much more than usually serious because during the past three or four years the entire world has been unusually busy. Aside from spasms of speculation in stocks and staples and metals, there has been unprecedented activity and expansion in industries and manufactures, not only in the United States but also in Germany and England and France. In our country, because of the national optimism, the expansion has been extraordinary, the volume of business simply colossal; our industries have grown at such a rate that we have been unable properly to finance that growth. This state of affairs has been clear to all for many months. We have had too much prosperity for the money; more than we could promptly pay for. Didn't the railroads pay for less business so that they might earn more per ton per mile? Well, we went along as we should have done no matter who had been president of the United States or president of the Standard Oil or president of

the Federation of Labor. And one cloudy day somebody asked for a dollar, and not getting it promptly enough, very promptly squealed. That squeal was the signal for the chorus to join—the chorus of the entire world, which also wanted Money! Money! Money. It is sad to want money and not get it. But to ask for your own money and not get it is the civilized man's hell.

The crash would have come earlier if the gold production had not been so great—the greatest it has ever been. But it was not great enough to offset the tremendous losses referred to and, moreover, Mexico went on a gold basis and absorbed a great deal of the precious metal; and Argentina also needed a lot; and Egypt had to have gold. The land of the Pharaohs, by the way, also had its huge boom, in stocks and real estate and agriculture—and its collapse.

The panic of 1907 was, indeed, a world panic. To the British business man the fact that the Bank of England's minimum rate of discount in 1907 reached a higher level than had been seen since King Edward was a young man, is as a long and vivid chronicle of disaster. And the extraordinarily high rate made by the Bank of Germany also tells of strenuous finance, and of hardship to German industry and commerce.

In addition to the loss of \$2,500,000,000 of the world's capital, we must reckon also in a general way with the American temperament. Our easy-going methods, our optimism, our habit of not looking beyond to-day helped to make the visible phenomena of the panic of 1907 more sensational in America than elsewhere. The story can begin with the Union Pacific dividend incident; that is, when the common stock was put on a ten per cent. dividend basis, in 1906.

A great romance, that! The first chapter of the Story of the Great Panic is really the wonderful Tale

of the Dice Throw that Failed. When you say William Rockefeller, Henry H. Rogers, Henry Clay Frick, Edward H. Harriman, and their friends, you really say the star aggregation of cold-blooded sagacity in stock market operations, familiarity with legitimate, upbuilding business methods and loaded dice, and enormous individual wealth; it is the All-America Team of Finance, is it not?

These men held enormous blocks of diverse stocks bought in 1904 and 1905. It had proven more difficult than they liked to dispose of these holdings. Like lesser men, they saw that the country at large was unprecedentedly prosperous, and, by the light of the past, that was precisely the time to sell stocks to the people whose prosperity enabled them to purchase securities. It is not possible to believe that these sagacious business men did not realize that there was scarcely enough money to go around.

It may be that the All-America financial team was too heavily committed to be able to do anything but go ahead. It was already resentful of the "muck-raking" attacks by press and President, but these did not give it pause. Indeed, it planned more aggressively; the campaign for high stock prices—to permit of the unloading process—was to be pushed more vigorously than ever. The ruins of the city by the Golden Gate were not yet cold when the dividend on the common stock of the Union Pacific was raised beyond the most sanguine expectations of the greediest "outside" stockholder. There followed a general rise in stock prices, Union Pacific triumphantly leading the advance. It looked like golden history in the making, another glorious page of prosperity.

Do you know what these mighty capitalists really did? Knowing now that time urged, but not yet knowing the fear of man, they took their own money, borrowed more and said: "Five hundred millions on the red!"

And the red did not win!

About three months later: Enter Roosevelt.

The great constructive financiers, as they love to call themselves, had begun to see that their manipulation in the stock market, successful though such methods had been in the past, was not attracting the public. They thereupon began to lose patience, which is always far worse than to lose money. They blamed Roosevelt's speeches for their failure to market their stocks, as though it were the President's oratory that had unsettled confidence. Did they think that their abuse of corporate power and their misuse of money had earned the public's distrust? Not for one fleeting moment. Such practices had in the past won for them scores of millions and the admiration of an unenlightened but success-worshipping public; also much power. All the muck-raking in the country and all the Presidential speeches had taught them nothing.

The injudicious attempt to manufacture a bull market big enough to unload in was successful in aggravating the situation by tying up scores of millions of dollars that were needed for the conduct of legitimate business.

From that time on, danger signals rapidly multiplied. The mob possibly did not see them; but the wise few, who must have seen, either deliberately disregarded or could not heed the warning. I recently asked a world-famous multimillionaire why he did not take a relatively small loss by selling out months ago instead of waiting until October to complete his liquidation, and he replied: "I couldn't get out earlier. None of us could. Of course we knew months ago that we were in for pretty severe losses. But general business kept up so remarkably well that we hoped for improvement. If we had tried to liquidate completely last winter, there would have been such a stock market panic that all of us would have been utterly ruined; and many

banks would have gone with us. Oh, yes; we saw the foot of the precipice very clearly; and we knew we were on the way thither. But we took six months to reach it. Think if we had made the descent in two and a half seconds! No. We are at least alive." It is to be regretted that this man's name cannot be published. From being one of America's "richest dozen," he has become what is better—a philosopher, who now realizes the error of his ways and admits it cheerfully, and does not see red when one mentions muck-rakers in his hearing.

Many business men—and promoters and stock speculators—now regretfully remember how they paid no attention when, late in 1905, the Bank of England raised its rate of discount. The wise Old Lady of Threadneedle Street said as plainly as she could: "Get out of debt!" A very wise Old Lady, with ears that can hear a whisper half a world away and a voice that can carry 5,000 miles in the stormiest weather. "Get out of debt!" said the Old Lady, and those that heeded her and heeded her advice are not blaming Roosevelt to-day for having caused the panic that in a few brief hours flung us back into financial barbarism.

In March, 1907, we had a severe slump in the stock market. It relieved the situation somewhat, but it did so at the expense of unwise stock speculators, among whom were many personal friends of the Rockefeller - Rogers - Harriman-Union-Pacific coterie. In Newport, Tuxedo, and Westchester County were heard voices ordering horses to be sold and stablemen to be dismissed; automobile repair bills were angrily sent back for revision, and itemized accounts were insisted upon and extensions of time asked for. The list of the people who suffered the severest losses last March reads like the "Social Register." All of them had "straight tips from the inside."

The Union Pacific coterie itself did not then lose so very much. But it made a beginning of losses. The powerlessness of the Big Men to prevent losses was indeed what frightened Wall Street during those blustery March days; there was no support visible anywhere. There were moments during the slump when it was impossible to sell stocks; there was nobody to buy them. The inveterate bargain hunters whose lair is at 26 Broadway were not buying bargains; they were straining every resource to keep the public from getting bargains from them. John D. Rockefeller, it was said at the time, saved the day for his brother, William, and for his associate, Rogers, by lending ten millions in cash that he happened to have in bank in New York.

It was then, in March, that the Street and, indeed, people all the country over realized that the All-America financial team, who had said: "Five hundred millions on the red!" had cast the die and had lost. The members of the aggregation had not, however, acknowledged, even to themselves, that they could not win out. That came not long thereafter. When the Standard Oil Company was fined \$29,000,000, then, and not till then, did the Standard Oil people and other capitalists realize the seriousness of their position. Roosevelt they had regarded as annoying, a sort of gigantic and overactive mosquito, dangerous only potentially. But, with the Government's action, the possible menace had changed into an actual blow, a wound in a vital spot. It is safe to say that not one man in ten in the country really expected that the Government could or would collect that fine. But there is not one Standard Oil millionaire who is sure that the Government will not collect it. From that day to this, the All-America team has had all it could do to protect itself. It has ceased to be a "steadying factor" in slumps and recessions.

Next in the list of events that

helped along the panic was the break in the copper market. Mr. H. H. Rogers had been asserting for years—and other sagacious business men had agreed with him—that copper-mining as an industry possessed elements of stability that made a good copper mine one of the best and safest investments in the world. Copper had almost become one of the precious metals. Now, consumers of copper had been so busy, and deliveries of their own finished products were so urgently clamored for, that they had bought a great deal of copper in order to avoid delays. They did not overstock—as their business then was—nor were they speculating in the metal. There was an enormous legitimate demand for copper, and the high price was justified.

But with the March slump came a warning to all business. The country at large realized that there was not enough money to do the tremendous volume of business in sight, and merchants and manufacturers began to reduce their purchases of raw material. The consumers of the metal said: "We will use up what we have on hand before we buy fresh supplies." The demand for copper ceased so abruptly and completely that it seemed the work of black magic. And the price fell, first gradually and then violently. Copper shares broke badly; millions upon millions were lost by speculators, and also by investors who shared Mr. Roger's opinion of King Copper; and the stays were thereby greased for the panic to slide on.

And Henry H. Rogers, compelled to abandon cherished plans, forced out of one thing at enormous losses in order to be able to avert still more enormous losses in other schemes, saw the ruin of his hopes and then of his health. That was the tragedy of the Street, relentless as destiny, inevitable as death. Mr. Rogers had gone into Amalgamated Copper because of the stock market end of it. He had gone into Union Pacific and

Atchison and other railroads because of the stock market end. He had disliked Roosevelt because Roosevelt had interfered with stock market plans. He had played the game with superhuman adroitness, a courage beyond compare, and the ruthlessness of a machine, with a power that seemed almost resistless; he was the possessor of marvelous vision, the incarnation of financial might—the Master of the Game, not its votary and not its slave. And yet . . . the Game got him!

Facing enormous losses in all his ventures, this man at last knew fear, financial fear, knew what it was to ask for money and not to be able to get it. H. H. Rogers not able to borrow money! Do you see the tragedy of that? Can you imagine this demigod of finance jostled off his solid gold pedestal? Can you realize his feelings as he had to let go one thing after another in order to protect his Tidewater Railroad? He had started to build a railroad; he loved to speak of "my road," to boast of its small capitalization, of its being without bonds. It was the most expensive toy in the world; it was the most costly venture ever undertaken by an individual capitalist; as a bit of financial arrogance it was superb. Rogers could say of that road: "I am its founder and its builder; its banker and its absolute czar. I am the railroad." He owned it all. It was magnificent, but it was not business.

I dare say he dreamed splendid dreams; perhaps, at times, when his soul's gaze was fixed upon the future and he saw a finished railroad, he did not hear the ticker. But because he had listened overlong and overfondly to the voice of the little tape machine, and had prospered overgenerously, he had lost his sense of proportion. When the storm came, it found merely a man; it did not ask his name, nor his rating. It flung him to the ground and passed on. The Game got him as it gets everybody who plays it as recklessly as Rogers played it. It took from him many millions and

his health. It always takes from people either their money or their soul, for none can escape retribution by an exit through the door over which is the black sign: Death.

With his health impaired, possibly permanently, facing losses of millions, Rogers to-day owns his unfinished tidewater railroad, which has cost him so far \$50,000,000 or more—an incomplete piece of work which some day either he or his estate will be glad to dispose of to the Pennsylvania Railroad or some other system. What is life, Mr. Rogers? A dream—is it not?—which begins with toll, grows bright with the glitter of unthinkable gold, and ends in a shower of ashes of hopes!

If I have dwelt at some length on the case of Mr. Rogers, it is because in the popular imagination he was the sublimated specimen of the Wall Street magnate. Also because it is men like Mr. Rogers and his associates who have blamed Theodore Roosevelt for all the recent financial troubles, finding worthy echoes in the picaresque officials of trust companies, hirings of breach-of-trust presidents, and managers of tin-pot railroads. In speaking of Mr. Roosevelt's participation in the matter, I may say here that there is no question that he aroused public distrust in the integrity of the managers or organizers of many of our great corporations, and that this year he has been particularly successful in arousing such a lack of confidence, not so much by his speeches, as by the confirmation of his assertions found in the sworn testimony of some of the recent Metropolitan Street Railway revelations. Those revelations certainly made Mr. Roosevelt help along the panic, because they made people say: "The President's speeches are justified. They are borne out by the testimony of these men themselves. We must believe him and not Wall Street."

Now, if, as we have seen, it is the loss of over two and one-half

billions of liquid capital, at a time of enormous industrial expansion, that principally is responsible for the panic of 1907, it is in all likelihood also true that it was Mr. Heinze who pushed the button and blew up a few reputations and made many unfortunate depositors spend sleepless nights. Of all that Mr. Lawson has written, the best by all odds is his sketch of the Butte man. When Mr. Heinze sold out to Mr. Rogers and came from the West with several millions, the financial East looked askance at the young Lochinvar. His speculations and his financial operations, his relations with certain banks and certain people were well known and not approved by the bankers. In October, 1907, he thought he saw a chance to punish the treason of associates, and with that end in view—and incidentally, of course, some plunder—he tried to corner United Copper. But his brokerage firm ran against the insurmountable obstacle of no money—and suspended payment. Then the "conservative bankers" thought they perceived a heaven-sent opportunity to eliminate Heinze and his associates from the banking situation of New York City. There followed certain threats the exact tenor of which has not been disclosed, but that they were effective is obvious. Mr. Heinze and his friends gladly "resigned" from their positions as presidents or vice-presidents of several banks. But the seed of fear had been implanted in the breast of the New York City mob.

In the history of every great catastrophe, you will find that some masterly bit of stupidity sets fire to the oil-soaked rags. The ousting of the adventurers from the banks of which they had obtained control had left the community so keenly apprehensive that almost anything would have stampeded it. The Bank of Commerce had been "clearing" for the Knickerbocker Trust Company in the New York Clearing House. In that capacity, the Bank of Commerce was responsible for the



## THE BUSY MAN'S MAGAZINE

Knickerbocker Trust Company's checks, and, even if it gave notice that it would not "clear" for the trust company, it was responsible for twenty-four hours thereafter. Now, the Bank of Commerce, finding some affiliation between the Knickerbocker Trust Company and some of the so-called "banking adventurers" grouped with Heinze, decided not to clear any longer, and so notified everybody through a megaphone. When, a little later, the resignation of Charles T. Barney, president of the Knickerbocker Trust Company was called for and received, the damage had been done. The run began the next day. The sins of the past were expiated in a few hours. The depositors, as usual, paid the damage. Mr. Barney paid for it with his life.

The most remarkable development of the banking business of New York City during the past ten years has been the growth of its trust companies. By paying interest on deposits, thereby attracting business; by not observing—not being obliged to do so by law—certain safeguards required of the national banks, as, for instance, in the matter of reserves, they have cut heavily into the banks' business. In New York City alone they have deposits of hundreds of millions. To be able to make money after paying the high interest on deposits that they paid, they were naturally obliged to take chances and run risks that no conservative banker would approve. They engaged in ventures, underwritings, development schemes, etc., that nothing but the amazing prosperity of the past decade prevented from failing disastrously. Now, the public knew all this in a vague way, but the public always insists on astutely waiting for the horse to be stolen before locking the stable door. But when Mr. Barney resigned as president of the Knickerbocker Trust Company, it believed that all it had ever heard about the business methods of certain trust companies was true of the Knickerbocker. The run be-

gan—somebody asked for a dollar!—and then there was panic—sheer blind, unreasoning fear.

Of course, the suspension of payment by the Knickerbocker Trust Company, an institution with \$60,000,000 of deposits, was the signal for runs on other institutions; and not only in New York City, but elsewhere, trust companies and banks closed their doors. After sleepless nights and much thought, the majority of the banks of the great metropolis of the United States decided to issue Clearing House certificates. Other cities followed the example of New York—anything in order not to have to pay out the money that they did not have!

The inevitable growth of unreasoning distrust blossomed logically into the hoarding habit—an inevitable phenomenon of all panics, with or without Roosevelt. And it was not only the small depositors who hid their pitiful hundreds. A bank president whom I asked to estimate how much hard cash had been lost to the working world by this mediaeval hoarding, answered: "I can't tell you. But the amount is enormous. Even the wealthy are hiding their money. I know one man who has locked up \$250,000, and several who have locked up from \$75,000 to \$150,000. And one of my friends has put very nearly \$1,250,000 in his safe-deposit box." Think of a man intelligent enough to have become rich enough to have \$1,250,000 in cash acting like a poor man who hoards his money because the life of his family literally depends upon his not losing what little he has!

Great as is Mr. Morgan's reputation as a financier, notable as are his achievements as an organizer, and dazzling his triumphs as a banker and a financial leader, yet of all his successes surely there is none so great as this: that, unanimously, all turned to him and chose him for their leader in their hour of need.

There was not needed a financial genius, an adroit banker, a great capitalist! What the occasion called for was a man—a human being

who could command the respect and the confidence of the public that had grown distrustful, so that it might heed wise counsel; a man also whose bidding all bankers and financiers and captains of industry would do; in brief, that rarest of creatures, a man who could rise above self-interest.

Mr. Morgan had not been in good health for months, but he did not shirk the responsibility. He feared no man, did not hate the truth, and he had a lifelong habit of command. Aided at every step by Mr. James Stillman and backed by the mighty strength of the Clearing House banks, Mr. Morgan was the supreme commander. It was he who prevented a great stock market panic on October 24th. Money was not to be had on the Stock Exchange at any price. Stock brokers who had been called upon by banks or other lenders to pay off loans, scurried about frantically trying to find money. Not to find it, and quickly, meant insolvency—financial death. One hundred per cent., two hundred per cent. was offered . . . and no money!

Down went stocks, dividend-paying shares, standard investment stocks as well as speculation issues, breaking one, two, three points between sales because there were no buyers. And as prices declined, there came from those who were lending money on call, requests to be paid off. The margins had been impaired. But the brokers did not want collateral; they desired their own money. It was not prudence; it was plain cowardice, twin sister of their unintelligent selfishness.

The tickers began to print on the tape the first chapter of a mighty financial tragedy. Bank presidents in their offices saw clearly that somebody was about to be brutally butchered; and there was no telling who might receive a glancing blow of the knife or at least be splashed with blood. For a moment a thousand hearts felt the clutch of pity or of despair. You could have offered 1,000 per cent. for a million

dollars, and not have found a lender. Stocks finally reached the toboggan slide. At the bottom was hell and at the top was Morgan.

One minute more without money would have bankrupted Wall Street. But Morgan was watching the ticker in his office, desirous of determining the precise time when it was no! alone the stock gamblers who needed money—the breath of life—but also the people. At last he said: "Lend \$25,000,000 at ten per cent!"

The news was flashed through the world. And Wall Street heard it as through a blessed megaphone, and devoutly thanked the firm of J. P. Morgan for its life. Of course, it was not Mr. Morgan's own money. But he had not waited for voluntary offers to help. He had told this man or the other, such and such a bank, that his or its particular share would be so much; please to remit at once. And the help came, for Morgan to do with it as he judged best. And so he was able to check the panic.

The day before, the presidents of the principal trust companies had met at Mr. Morgan's residence. They were informed that they must help themselves by helping the situation. The Trust Company of America needed aid. If it met the run successfully, sentiment would improve. If it closed its doors heaven help the rest. At first there was no enthusiastic response. Think of it, even at that late day, each man was for himself, and the enemy was Fear, panic Fear, a match for all the banks in the world when they allow him the slightest start. After much discussion, a committee was appointed to investigate the condition of certain companies. The chairman of this committee deemed it his duty to ask many questions, which were cheerfully answered, among others, by Mr. Oakleigh Thorne, president of the Trust Company of America. Finally, when tempers were beginning to wear out, Mr. Morgan, supported by Mr. Stillman, insisted upon the co-operation

of the trust companies. The trust companies then philanthropically chipped in \$10,000,000.

There is no intention here to condemn the policy of any bank or trust company, nor of the presidents thereof. But the situation really called for a man like Mr. Morgan—a man who could say, as he did in his office, heedless of who might hear him: "Tell the Secretary of the Treasury that he must do it, now, at once, if he is going to do it at all. Tell him that we can't wait for him to make up his mind. Tell him that if he can't or won't help immediately, I will." The man who said that was the same man who half an hour before might have been seen pounding his desk, telling some evident truths to men like Thomas F. Ryan. And men like Mr. Thomas F. Ryan meekly accepted the self-same evident truths, scarcely daring to bat an eyelid before this choleric old fellow, because they knew that he did not fear them. They knew also that this old man with the gift of plain speaking was incapable of littleness or spite, and particularly incapable of taking advantage of their troubles to make money for himself. And

they knew that he was the only man who might help struggling millionaires to pull through. To see the faces of the Ryans and the Harrimans, whenever Mr. Morgan addressed a few well-chosen remarks to them, was almost worth the panic. It was not so much that Mr. Morgan was so very big, but that some of the others were so very little!

It was fortunate for Mr. Morgan that in this crisis he had for his right hand Mr. James Stillman. Whatever may be the popular impression of Mr. Stillman's connections, the fact remains that, at the height of the storm, not even Mr. Morgan himself worked harder or more efficiently or more disinterestedly than the president of the National City Bank.

The Clearing House Committee also rendered valuable assistance. And if we are to take the testimony of every bank president in the City of New York, there is reason for congratulation in the fact that George B. Cortelyou was Secretary of the Treasury. He proved himself a man broad-minded, public-spirited, of real ability, remarkable quickness of perception, and great courage.

## Der Kaiser

From Saturday Review

WHETHER the German Emperor is regarded as an enemy or as a friend, the world at large bestows more attention upon his movements and his public utterances than on those of any other ruler. In fact he has managed to impress himself upon his age as no other living ruler has, and not less as a man, perhaps even more, than as a sovereign. But a sovereign his position is remarkable enough, for he is not only the King of the most powerful German State but also *primus inter pares* among German monarchs. Without him there is little doubt that the German union would come to an end. Upon his tact and capacity depends in no ordinary degree the greatness of an Empire which consists of States unified less than forty years ago. He embodies the common ideals and aspirations of the German race as divorced from the local politics and individual aims of the particular States, and his position in this respect is strengthened by the fact that his grandfather was elected to the Imperial throne by the unanimous voice of the other German princes. The elective origin of the British monarchy is so lost in the far distant past that few remember it, but this is not so in Germany, and the Kaiser consequently combines in himself both the hereditary and elective elements which form the strength of kings and presidents.

But this is merely the distinction he enjoys by right of his office. Far more impressive is that which he has won by his own character. He is, in the first place, the only European statesman living to-day who can be said to possess the unde-

finable quality of genius. What Goethe called "something daemonic" inspires both his actions and his utterances. This gives him the capacity to gauge, often with marvellous accuracy, both the character of men and the meaning of a political event. No doubt, to a certain extent this may be within the capacity of a shrewd and accomplished man of the world, but he will fail often when the occasion demands that the heart of a people or an individual should be appealed to. Napoleon and Chatham showed the quality in their better moods, Julius Caesar pre-eminently, but neither Wellington nor the younger Pitt, though each of them a man of supreme ability, ever attained to it. The Kaiser has never yet had to meet a great international crisis, and it may be sincerely hoped for the good of the world that he never may, but he is the only ruler living of whom it can be safely predicted that, if he had to, he would win through not only without loss of prestige, but with a distinction which only falls to the lot of the truly great. He can inspire a nation, not merely conduct its affairs in an adroit and servicable fashion, which indeed is a power that has great uses but does not mark the highest plane on which sovereigns or statesmen can live.

He possesses in a high degree the supreme gift of imagination without which statecraft is but a dull business. It is this which enables him to appeal successfully to Germany for many objects which it is quite certain many of his subjects fail to appreciate. It is indeed true that this quality in a conspicuous man may expose him to some misan-

### The Knighthood of To-Day

Elia Barker

In other days the knights went forth to war  
To gild the glory of some conqueror.  
Knights of humanity, no ancient lord  
Had ever cause like yours to battle for!

hension. It may lead him to tread perilously near the line where the sublime slides into the absurd. This is a risk which the shrewd talented statesman will never incur, but then he will never achieve anything really great though he may have considerable success in his policy. It is a risk which the Kaiser has never hesitated to run and has always triumphantly steered through. In this he has no doubt been greatly helped by the gift of oratory in which he is rivalled to-day by very few statesmen and no sovereign. A gift so rare and therefore so dangerous would be timidly exercised under great restraint by any monarch of the ordinary "constitutional" type who was inconsistent enough to possess it. Its exercise might indeed lead him into perilous paths, but, in the peculiar position of the German Emperor, it is a valuable asset towards the development of a consistent and successful national policy. It must be remembered that a number of interests have to be consulted in the German Empire which have no analogy in this country. There are States where jealousy of Prussia is a smouldering fire never extinguished, there are large sections of the population whose religious feelings might easily be inflamed by any maladroit act or utterance, especially when the dominant State is strongly Protestant; there are also very varying business interests which are ready to consider themselves injured by many plans of national policy. Through all the difficulties brought about in home affairs by these conflicting claims, the Kaiser has, principally by this gift of imagination, been able to steer his course so as to secure his own ends without seriously disturbing the feelings of his subjects.

In these higher functions of a ruler, and in the capacity to appeal to great aims and noble principles, which should inspire the policy of a great nation, the Kaiser is pre-eminent. And in the more com-

monplace yet necessary equipment of the ruler he is not wanting. It was no unreal or windy boast that he uttered at the Guildhall when he appealed to his record and reminded his audience of the words he uttered sixteen years ago. It is not too much to say that a man with a mere vulgar taste for glory, or even a vain man of talent, or a clever man of unstable mind, would in his position have before this plunged the world into war. It was the universal belief at the beginning of his reign that William II. would be a ruler of this showy pattern. But no man could be less so, as the world must now acknowledge. He has maintained the military supremacy of his own country unimpaired in Europe. In fact, when we consider the present capacity of France and Russia for offence and defence we have no hesitation in saying that it is less challenged than when he ascended the throne. Yet this is not a position won by blood and iron but by a steady persistence in insisting on the recognition above all of the claims of duty and patriotism upon the German nation. The still more remarkable growth of German sea-power is almost entirely the work of the Kaiser, and has called forth his persuasive capacity and his imaginative genius in a much higher degree than the preservation of the high military standard already won. The advantages of a navy and of colonies were by no means self-evident to large numbers of his subjects, and it had to be brought home to them again and again by the arts of oratory and practical demonstration. The extraordinary growth of German industry and commerce and also of its armed strength by sea is in the highest measure the Kaiser's work. This may be held perhaps quite excusably by other nations no strong reason for commending him, but in the other scale they must throw the undoubted weight of peace preserved often when it might have been excusably broken.

He has never hesitated to emphasize the necessity of religious faith as the foremost ingredient in national character. His warnings are certainly as widely needed in his own country as in this. "Pride and sudden growth of wealth" have had already a corrosive effect on the best sides of German life, as on Florence in the days of Dante. But Germany has the good fortune among the other nations of Europe to possess a ruler who never fears to appeal to a Higher Power as the arbiter of national destinies and to self-restraint and self-respect as the true foundations of greatness among Empires. Secularism and materialism are the distinguishing marks of latter-day politicians, and the people are fortunate that can both

produce and follow a ruler who is never afraid to point to higher ideals than now claim the worship of most public men. At all events most leading politicians lack the courage to denounce the direct appeal to low instincts which is the staple of political tactics. This has never been the German Emperor's way. And, as always, the high endeavor makes the path before bright. It is lit from the man himself. It is just this kind of man, and this kind only, who can really enjoy life. This type cannot grow blasé or ennuie. Sport, statesmanship, art, science, everything has its zest for him. No living ruler so successfully embodies the aspiration of Goethe:

"Im ganzen schonen  
Resolut zu leben."

### Twelve Business Maxims

Have a definite aim.  
Go straight for it.  
Master all details.  
Always know more than you are expected to know.  
Remember that difficulties are only made to be overcome.  
Treat failures as stepping stones to further effort.  
Never put your hand out further than you can draw it back.  
At times be bold; always prudent.  
The minority often beats the majority in the end.  
Make good use of other men's brains.  
Listen well; answer cautiously; decide promptly.  
Preserve, by all means in your power, "a sound mind in a sound body."

## Why the Jew Has Won

By Edward Luebach in *Herold Magazine*

WHEN Israel Zangwill was asked "Why have the Jews succeeded?" he replied that they had not succeeded, and that as a race they were a miserable failure, and that only here and there could there be found a solitary example of success. He had some figures to support his statement, and these figures were drawn not from the United States, where the Jews have attained the nearest approach to some kind of social solidarity, but from the swarming, confused East. He said that in Russia and Algeria and in Persia the average Jew was not worth five dollars.

Although no Jew would consider this a real test whether he has succeeded or failed, viz., the size of his bank account, yet judged from this standpoint the Jew in the United States is a pronounced success. From figures supplied by Joseph Jacobs, one of the editors of the *Jewish Encyclopedia*, in the *Jewish World*, I find that in the city of New York alone there are over forty millionaires who are Jews; that in Chicago there are thirteen Jews who possess a million of dollars, ten in San Francisco, seven in Baltimore, six in Cincinnati, five in Philadelphia, five in Louisville, three in Pittsburgh, two in Denver, St. Louis, Marquette and Paterson, and one each at least in all the larger cities of the United States.

This list was compiled in 1904, four years ago, and it comprised bankers, lawyers, furriers, publishers, shoe manufacturers, dry goods merchants, etc.

It is also significant that there are at least one hundred thousand well-to-do and well-dressed Jews who live in the upper section of New York city to-day, and many of these have

but lately emerged from the east side districts. There are also hundreds of thousands of refined and cultivated Jews in Chicago, Philadelphia and San Francisco; in fact, in all the large cities and towns of the Union wealthy Jews can be found.

I do not, however, share the current superstition of the enormous and fabulous wealth of the ordinary Jewish merchant. I believe that either Mr. Carnegie or Mr. Rockefeller possesses more wealth than all the Jews of the United States put together. Those persons who circulate the fabulous tales of the wealth of the Jews see but the Jews of the Broadway and Lexington avenue districts. They do not see the Jews of the east side. They forget these crowded and poverty-stricken quarters of the city.

An old proverb of the Jews says: "Rather sell than be poor." The Jews in modern times have perhaps too faithfully carried out this maxim. It really is in trade that their success is most easily evidenced. Emerson says: "Trade also has its geniuses." But because the Jew has succeeded in trade it is fast becoming a prevalent belief that by nature he is a trader and that he is incapable of anything higher than trade.

Instead of the word "trader" being employed to slur the Jew it really is a compliment to his inherent adaptability, because by temperament he is anything but a "trader." Being shut out for centuries from all kinds of civic and political activity, he has simply made the most of his own narrow opportunities, unencumbered though they often were.

Oscar S. Straus, Secretary of the Bureau of Commerce and Labor, himself a Jew, some time ago said: "Instead of the Jew being a barrierer

he is the most spiritual man alive. He has been pounded by the ages, robbed and massacred, but he yields neither his traditions nor his ideals. Had he been materialistic he would have sold out long ago and bought peace. Therefore I say that he is spiritualistic or idealistic rather than practical or material."

### NOT ALLOWED TO TILL THE LAND.

For centuries the Jew in Europe has not been allowed to till the land and has been excluded from the trades, which, for the most part, were controlled by antagonistic corporations. He has been expelled from one province to another, like a helpless piece in a game of chess. This caused the Jew to invent the "letter of exchange," which has since proven of such efficacy to modern international banking.

Having no other opportunities open to him, and desiring power like all other humans, it is not hard to understand why the Jew should take to banking, especially as by nature he is, like the French, of a mathematical temperament.

A story illustrative of the mathematical mind of the Jew is told of the elder Rothschild, who, when summoned by the King of France, assented immediately to a financial scheme which the King had just explained to him. The King was amazed. He asked, "How is it possible that you understand in a few moments what it has taken my Ministers any myself many weeks to comprehend?"

Even in Spinoza, the Jewish mystic, we find this same mathematical sense predominating, and those who do not understand the axioms of mathematics need never expect to understand the mind even of this dreaming Jewish mystic.

One strong reason why the Jews make such a marked success in this country is because they make such good citizens. After the Jews are here a few years they are not to be distinguished from those of any of the other foreign born races. They assimilate well here. They love the

country and its political traditions. They make good patriots.

Oscar Straus told President McKinley, "I'd shoulder a musket for my country to-morrow." Haym Solomon never even asked for a dollar back of the \$658,000 he furnished to the impoverished government. He also contributed liberally to the personal expenses of leaders like Jefferson, Madison, Lee and Monroe, and endured long confinement in British jails for the cause of American independence.

In other countries the Jews have had to practise all the subtle arts of repression. Here they stand upright and look at the sun. It does them good. See how they scatter into the arts as soon as their fetters have been unbound. In modern times the name of David Belasco casts almost a spell over things theatrical. There are a number of Jewish playwrights—Bernstein and Rosenfeld and Klein coming only to my mind now. Rachel was and Bernhardt is a great actress, not to mention Sontag and Adler. In music there are Joachim, Johann Strauss, "the waltz king"; Meyerbeer, Rubinstein, Mendelssohn and Rosenthal.

Dr. Madison C. Peters, on the authority of Professor Charles Gross, of Harvard University, has offered evidence to prove that it was a Jew who supplied Columbus with the necessary money to undertake his voyage across the Atlantic; that it was a Jew who made the map that was employed on this voyage; that both the surgeon and the physician of the ship were Jews, and that it was a Jew who landed first, he being the only one who could speak the Indian language, and they thought they had landed in some part of India. I mention these facts only. I have not invented them, nor do I comment on them.

In astronomy the Jews claim Sir William Herschell; in painting, Joseph Israels and Millais; in philosophy, Philo, Maimonides and Spinoza. Emin Facha, the explorer, was a Jew. Heine, the poet, was a Jew. In philanthropy, Sir Moses

Montefiore, Baron and Baroness de Hirsch, Jacob H. Schiff and Mrs. Esther Herrmann all stand out prominently. Dr. Peters has figures to prove their bravery on the battle field. It is significant that Massena, the bravest of all Napoleon's field marshals, was also a Jew.

In banking, the very name of Rothschild sounds success, and the Pereires, the Seligmans and the Foulds are all well known names.

In the law the Jews have been eminently successful.

In New York city alone there are upward of three thousand lawyers who are Jews. There are certainly one thousand Jewish physicians. There are six judges of the Supreme Court in the county of New York, viz., M. Warley Platzack, David Levintritt, Joseph E. Newberger, Samuel Greenbaum, Mitchell L. Erlanger and Michael H. Hirschberg, and Otto A. Rosalaky, of the Court of General Sessions, is also a Jew.

I have been giving these different facts to undermine the universal superstition that the Jew is only a trader. He has succeeded also in medicine, in the arts and in the law; in fact, he has made his mark in all the professions.

Perhaps another reason why the Jew is successful is the fact that he is one of the longest lived of all the races, the Quaker only living longer than him. Through all forms of persecution he comes forth unharmed. "Cast down but never destroyed," in the Middle Ages he was tortured by the superstitious knights, and the Saracens also burned whole villages of the Jews because they would not embrace the Mohammedan faith. Surely this does not seem as though they were materialists, when they died by the thousands rather than change their faith.

For centuries the Jew has been persecuted. For centuries he has been on the defensive. He has withstood and seen all forms of attack. He has learned all the arts of self-preservation. Napoleon once said: "Do not fight the same enemy too often; he will learn all your tricks."

The Jews really have borrowed strength from their enemies.

Scattered all over the world, they are yet struggling and succeeding. Disraeli said: "The world has found out by this time that it is impossible to destroy the Jews." As a matter of fact, there are more Jews to-day by five millions than there were in the time of King David.

"If there are ranks in suffering," Kunz says, "Israel takes precedence of all the nations; if the duration of sorrows and the patience with which they are borne ennoble, the Jews are among the aristocracy of every land; if a literature is called rich in the possession of a few classic tragedies, what shall we say to a national tragedy lasting 1,500 years, in which the poets and the actors are also the heroes?"

The centuries of suffering that the Jew has undergone has left its impress on his subconscious mind. The Jew as a rule takes life very seriously, because for centuries they did not know how long they could keep it. They see the stoical side of life, as the Greeks saw the joyous, although the second and third generations of Jews in this country are certainly lighter hearted than their ancestors.

Look at the face of Israel, the painter, and at Felix Adler's face. Zangwill's face is as serious as the grave. Rubinstein and Meyerbeer both have serious expressions on their faces. Spinoza's face was sad.

The Jews, however, are not fatalists. "There is no fate in Israel," is one of their oldest and most respected proverbs. It is the strength of will that the Jews possess that has made it possible for them to succeed in things which were so uncongenial to them. The Jews originally were a shepherd people, and to say they were a commercial nation is absurd, as they were entirely cut off from the sea. They had no great bankers in those days; they did have many great poets and palmists.

The Jews take education very seriously. See the books that circulate in the libraries on the east side. Are they fiction? No! For the most part

they are books of science, travel, biography and social economics. It is not an infrequent sight to see a little slip of a Jewish boy with a big volume of Aristotle under his arm. They know the old heroes of literature and science much better than they do the heroes of contemporaneous fiction.

C. J. Ellis, general passenger agent of the Norfolk and Western Railway Company, only a few weeks ago told me a story which illustrates in a homely sort of way the Jews' eager search for knowledge. In this respect they do resemble the Greeks. Mr. Ellis had left a meeting hall on the east side at eleven o'clock for some reason, and he noticed hidden on a street corner a group of Jewish boys. They were discussing political economics. He returned that way two hours later and the boys were still on the street corner, fiercely discussing the same subject, utterly oblivious of the cold and the sleet.

It is said that three-quarters of the students of the College of the City of New York are Jews and that nearly three-quarters of the young women who attend the Normal College are Jewesses.

The public schools are crowded with Jewish children. In 1904 a record of twenty-eight schools of the city of New York showed an attendance of 64,695. Of these 61,103 were Jews. In thirty-nine Philadelphia schools having an attendance of 21,485, it was found that 11,683 of these children were Jews. In nine Chicago schools having 11,430 attendants it was found that of this number 7,039 were Jews. Of course these statistics are made up from schools that are more or less in Jewish sections in the different cities mentioned above.

These young students, when they get out of school, all get into some active business or profession. The Jews are eminently a practical race, and there is a vast distinction between the practical and the materialistic. The French are a very practical people; they are also eminently artistic and idealistic.

Another reason, and a very strong one, why the Jews have succeeded. They have a great belief in humanity. They love it! In New York city alone they have ten millions of dollars' worth of property which is given up to the service of humanity, such as asylums, hospitals and educational buildings, homes for the aged, etc. The Mount Sinai Hospital is the greatest hospital in the world. It has cost three million dollars, all of which has been supplied from Jewish funds, and there is not a single mortgage on it. On the east side there are the Beth-Israel Hospital and homes for the aged and infirm, and the Hebrew Orphan Asylum is taking care of 1,100 boys and girls, and the Hebrew Sheltering Guardian Society looks after 700 of these unfortunate little people.

Nathan Straus, with his milk and coal charities, is a type of the Jew who is interested in the human, and Jacob Schiff is never so busy that he cannot stop to distinguish the cry of his own unfortunate race. He is always devising some new scheme to help it. The greatest of all the organized humanitarian movements among the Jews is the United Hebrew Charities, which last year distributed \$360,000.

The Jew has asked no one to help him. He supports all his own charities. The compact the early Jewish settlers made with Governor Peter Stuyvesant has been kept to the letter.

That the Jews are a cultured race, that they have intellectual as well as commercial leanings, is proven by the fact that in the crowded east side they support five daily newspapers printed in Yiddish, which is the patois jargon of the Jews of Eastern Europe, and all of these papers have large circulation.

The Jews have succeeded because they have placed character above everything, because they have treasured the educational and ethical ideals, and also because they have aimed to perfect themselves morally as well as financially.

## Health Resolutions—Good and Bad

By Dr. Luther H. Galick in *World's Work*

A GOOD resolution may be looked upon as a sort of labor-saving device in the business of healthy living. Its usefulness lies in the fact that it deals with certain practical issues in advance of their actual presentation; thus, the course of action being already determined, the arguments pro and con do not need to be canvassed later.

Looking at this past life calmly from some point of vantage like that of a vacation in the woods, a man may be impressed with the fact that he does not get enough exercise in the city; he may admit to himself that he could get a decent amount of it if only he would make up his mind that way. He could be walking in the open air half or three-quarters of an hour every day during the week, and on Saturday or Sunday he could put in several hours of wholesome physical activity—helping his digestion, his temper, his brain, and his business by so doing. A sober resolution to follow such a schedule for a certain length of time in the future gives him a running start at achieving a very useful habit.

When responsibilities press upon him, when the day seems crowded full of engagements, when all the impediments set by natural inertia, bad ventilation, laziness, and so forth block his way to out-of-doors, his resolution comes to his rescue. His only alternatives are to get there somehow, or else to sacrifice his self-respect. The issue does not need to be overhauled and discussed anew every day; the moral courage required is of a simple kind, merely a matter of being true to your word, not a difficult and nerve-

trying decision on any nicely balanced merits of argument.

The most important test of a good resolution is whether or not it is attainable. If a good resolution has no chance of being kept, it is the kind of thing that is said to pave the road to hell. Good resolutions are resolutions that are not too good.

Not that a man's reach shouldn't exceed his grasp; that is another matter. What I am trying to say here is that a man must have a grasp, and a grasp that holds with a bull-dog grip. To make up one's mind to do a thing without taking sober account of what it involves is mere foolhardiness. Every time you deliberately take hold of a thing, meaning to keep hold, and then let go because you can't help it, you are worse off than you were before. You are simply getting practice in failure.

Scrutinized by common sense, many good resolutions turn out to be preposterous. To adhere to them might compel a man to move into an entirely different environment, away from his family and friends. They might interfere with his health or with his neighbors or with his happiness in life.

A man says, for example, when the repentant fit has come upon him: "It's all wrong for me to lie abed in the morning as I do. During the coming year I'll do better. I'll get up at 6.45."

What happens? We all know perfectly well. And then you sigh, "Well, there goes another of those good resolutions!" and in consequence you are weaker, less self-respecting, less qualified for undertaking a new venture.

The fact is that you have been grossly unfair to yourself; you have imposed upon your moral strength; you have not taken into account your experience in the past; you have not considered the "psychological climate" in which you live. These are important and not-to-be-neglected elements of the situation. Your sense of values is perverted. To be quite candid, what real use is there in your getting up at 6.45? Probably you have an inherited sentiment about it; it seems more virtuous to you than a longer sojourn in bed; but an analysis of the case will lead you to the conclusion, likely as not, that your sentiment is not based on logic. You did not take into consideration the specialized conditions of modern city life. You were merely fighting against the stars in their courses. You aimed at a theatrical brand of goodness, not at the steady, workable, everyday sort of thing that has a part to play in practical life.

Success is a habit that may be cultivated like any other; and it has a more wholesome push in it than the habit of failure. He is a foolish person who embarks upon enterprises for which his natural qualifications do not at all fit him. Failure begets failure.

Take it in business. Men of affairs will hesitate a long time before they put in a position of responsibility a man who has failed two or three times in business, for the very reason, if for no other, that he cannot undertake a new venture with that necessary degree of confidence and assurance that business success requires.

Take it in athletics. The beginner in the high-jump will start with the stick at a height where he can jump it easily, and it will be a little raised every time he clears it. Finally, when the stick gets to a point where by the greatest effort he just succeeds in clearing it, an inexperienced trainer will put it up a little higher yet. "Make

him try," says the trainer, and the jumper keeps struggling for a long time under conditions where he must almost of necessity fail. This excess of effort disturbs form. The result is that a man who is kept jumping under a standard that is too exacting for him never learns to jump so well as a man who is kept jumping most of the time well within his ability. The latter acquires perfect form, perfect control, and gradually reaches an increased height.

I do not mean that a good jumper never tests himself; he does, but the major part of his work is done under conditions where he can succeed.

Take it in the training of the feeble-minded. The most important, and at the same time the most difficult, thing to do for these unfortunates is to convince them that they can do something. Put a child that is mentally sub-normal in school with other children; no matter how hard he tries he cannot come up to the standard of the rest. He tries and fails. He is scolded, perhaps punished, and appears ridiculous. In the playground he cannot play with the skill and intelligence of his schoolmates; nobody wants him on his side in a game. In tag, he is always "it." The conviction gets rooted in his mind that he will fail, that there is no use in trying. And he quits trying.

The first great obstacle to progress with him is this experience of failure. The first problem of the teacher of the feeble-minded is to discover tasks which will be interesting and at the same time so simple as to be well within their grasp—tasks that will enlist their effort, and reward it. They must not be allowed to fail. The habit of success, of belief in themselves, must be established. That is the first great step. The mental attitude of hopelessness—which is inaction, paralysis—has been changed to one of hope, which is activity.

When you are succeeding you can try harder than when you are failing.

We have a right and a duty—all of us—to hold in mind the measure of power and of attainment that we possess. As compared with men of genius, we are most of us feeble-minded; but does that excuse us from using our minds to the best advantage we can? Not a bit. Attainment is not to be judged by absolute, but by relative, standards.

The person whose undertakings are rightly proportioned to his capacity is the successful person; his relation to life's work is normal.

To come back, then, to good resolutions. Good resolutions are those that can be lived up to consistently, without capitulation, in the corrupted currents of this world—here in the midst of all the actual impediments, inhibitions, and distractions of our mortal environment. Every resolution kept increases moral grip; every resolution surrendered weakens it.

At epochs of moral house-cleaning, such as are supposed to occur at the end of the old year and the beginning of the new, we are sure to become aware of many undesirable habits in our lives; we see faults that ought to be eradicated; new lines of conduct that might helpfully be pursued. The natural tendency is to undertake too much at once in the way of regeneration, to attempt the impossible task of making oneself over completely. In the end that swarm of old habits—things ingrained, some of them, into the very fibre of our constitution—are bound to get the better of us. They can be pushed back for a time, as long as our wills can stand up to the task we have set for them; but eventually the will gets tired and relaxes its hold on the door. And then all the wicked old habits come pell-mell back again, much like the devils who sometime return bringing seven other devils beside, far worse than themselves. Thus the latter state of that man is worse

than the first. He should have made the attack systematically, first on one devil, then on another, and not have attempted to lay them all out at once.

The resolution most to be recommended directs itself at doing, not at being; or, to put it differently, at being, as an end, through doing, as a means. Upon a concrete, objective thing-to-be-done one can fix one's attention—aim the attack: here is a particular habit to be cultivated in this or that particular way.

Pious resolutions to lead a better life during the coming months are not usually of great efficacy, just because they do not supply one with a handle that can be gripped: it is a fuzzy-minded, here-we-go-round-the-bush programme of self-betterment.

By the same token, a resolution to be more cheerful is not so commendable as a resolution to tell at least one good story at the breakfast table every day for a month; a resolution to be a better neighbor has less to commend it than a resolution to make at least one call a week; a resolution to take better care of one's health has less chance of holding its own against the whips and scorns of time than a resolution to spend at least half an hour in the open air every week-day.

In estimating our capacity we should not forget that there are various external props and safeguards to take advantage of. Not everything need depend on the will to be good.

A man ought, perhaps, to go to his office every day. But that isn't why he does it. It does not occur to him to ask himself whether he ought to go or not. He's got to go: his salary, his reputation, his self-respect—these are all forces that give him a shove out of the front door even when he feels least ambitious.

So with certain resolutions. I once asked a man who stands today in the forefront of modern philosophical thought, how he managed

to get as much accomplished as he did. I knew him well. I knew that he was normally lazy.

He said: "I load my wagon at the top of the hill; then I get in front of it, and we start down. I have to keep ahead you see—that's all." What he meant was, not that he loaded his wagon foolishly; but that, taking his health, his strength, his other obligations into account, he decided what more it was wise for him to undertake, and then he put himself under bond, as it were, to undertake it. He would accept certain invitations to lecture; then he had to do it—and he was a splendid lecturer. He would agree with his publishers to have a book ready by such and such a time; then he got it ready. There was no way

out of it. He would pay certain fees to take a course at a university; and then he was sure of going to the lectures, not only to get his money's worth, but also to save his pride.

That man's resolutions were practical, constructive—because he provided himself with the machinery of carrying them through. He didn't let the matter depend upon the nagging of a frail and easily-seduced conscience. It was good campaign tactics: estimating the exact strength of the enemy, and then making the utmost of one's available resources.

Resolutions like that, made under sane conditions of perspective and self-knowledge, are aids, never hindrances, to efficiency.

### The Only Fear

By Ray Fessell Gosses

Have you a something of moment planned,  
Of work, or barter, or sale?  
And do you now like a craven stand  
Deterred by the fear you'll fall?  
Then may this message of mine ring clear,  
And prompt you your wings to test:  
The only failure a man should fear  
Is failure to do his best!

## Personality in Directing Working Energy

By William A. Field in System

IT is because of trouble that we men are employed in thinking positions. If there were no trouble for us to solve, the whole place would be run by automations. I suppose what I do in the matter is about like the fellow who, walking along the street for the first time, sees a loose brick in his path, picks it up and throws it out of the way. A hundred other people, accustomed to walk down that same street, might get into the habit of stepping over the brick as though it were second nature to them, while the man coming along with his eyes open for new things would see the brick and take it out of the way. Going out through the plant, I am constantly finding things which can be straightened out easily enough.

Now, the reason someone else doesn't do this is because the average man is so often apt to think that his part in the world is so small that if he does nothing, or relaxes his efforts, his production will not be missed. No one ever made a greater mistake than to regard himself in this light. I would always rather see a man magnify his own importance than underestimate it, for to entertain the part of inferiority is to invite defeat. A just and proper appreciation of one's own powers and relative importance in affairs is an essential part of every man's equipment in his battle for a living; and every one was made to fill a niche somewhere.

Don't be afraid of anything in this world when you think you are right. Somebody said that "fear is an insult to your Maker," and I most thoroughly endorse that sentiment. Fear makes you doubt the very ability and talents you possess,

and literally robs you of so much per annum in both material gain and mental development. Don't be afraid to bring out your own individuality; a man strong in himself may make a very weak imitation of some one else. We do not consider in anything so much the means as the end. If all roads lead to Rome, never mind if you choose a different one from your neighbor, if you get there without loss of time. Only, don't be afraid to start out on the journey. Don't hide your light under a bushel, no matter if the light be but a small one. It is of much importance to keep it burning, and if you give it room to grow and feed it well you may build up a big fire from a feeble flame. Besides, we are not all made to be Alexanders and conquer worlds. It is not in the nature of things that all men should be equally successful, but we should never lose sight of the fact that the small man's part is of as much importance relatively as that of the greater.

Bringing this thought down to actual factory management, we try to get this feeling into our men by always stimulating the initiative in them. If they can invent anything that is a benefit to them and to us, we are glad to have them do it. We are ready to pay the cost of anything that any of our men may make in our line and then the patent belongs to him, we reserving only the shop rights for use of the patent in these shops of ours here, and he having the right to sell the patent or to receive royalty from its use anywhere else he chooses. If a man can think out something that is going to help us, we like to recognize it even though he has

done it along the lines of the work for which we pay him.

Employment and happiness are associated together as naturally as the sun with the day and the darkness with night; and by just so much as we make our employment productive, to that extent are we increasing our satisfaction with all our surroundings. To the man who accomplishes less than he ought to, the world seems hard and unyielding, but it lavishes contentment and plenty on him who finds his happiness in the thorough, earnest and vigorous prosecution of a work made successful by his own untiring efforts. In plain words, this means that he who does his work well will have reason to be satisfied with the result, but the half-way worker will be disappointed, and will invariably put the blame anywhere or everywhere except where it belongs—upon himself.

The half-way workers—those who do their work listlessly or incompletely—make the misanthropes and the pessimists, because the character of the work they do makes failure a foregone conclusion, or at least precludes any hope of marked success. It is those who perform every detail of their work well who reach the end for which they are striving, and who realize the high-prize of life which is the glorious privilege of working and doing.

I go out through our plant as often as I can and I make it a point of nodding to every one. I do not know all the men personally, but they all know me. I have heard that they refer to me pretty generally as "Billy Field," especially the men with whom I used to work in the olden days—and Mr. Field said this with a grin of pride that showed how he felt. Perhaps there is nothing more illuminative than a personal study of these points in a man like Mr. Field, because it is the personality of managers toward men and of men toward man-

agers, which is more important than anything else in handling a working force.

When there is a grievance, we want our men to come straight to us. I say to them, "Sit down. Let's talk things over. You want to remember that I am just as much one of the workmen here as any of you, only my job now is to do the best I can for the company and it's up to me to see that you don't get any more than fairness allows." Then we get down to business. They know that they are going to get justice, and justice is what men want more than anything else.

I found that out when I was just an assistant superintendent of the foundry in a small factory. I made the men feel that they could come to me for justice every time. I wouldn't allow anyone to interfere with me—not even the general superintendent or the owner of the business. The men knew that they had only me to deal with and that no one else could either hire, fire, or promote them. It made plenty of friction for me with my superiors and I suppose I ought to have been discharged once a week regularly. But it made friends of the men—and got more work for the company.

Then I worked out a plan of giving them a chance to earn more money on piece work. On the old plan, the aim was to have a minimum scale on the theory that the men would work their utmost to hold their earnings up to a certain standard. If they did more than this, the custom was to cut down the scale at once. Consequently the men found it to their interest not to show how much they could do but to keep well within the limit.

I called them together and said: "Here is a scale for the next six months. I would make it a year, but styles change so I can't fix the scale over six months. But you can count on its being this and



nothing but this for that length of time."

"How do we know that this is to be the scale," they asked.

"You can take my personal word for it," was my reply. And from that time on the men increased their production heavily without increasing the number of men employed in the plant, which naturally reduced the cost of production per unit, as well as increased the output.

The same effect can be produced, though the methods may be a little different. We have put this same idea of personality among our men here, by instilling into the men the fact that, while they are part of the great whole, the work of each counts in the total and counts for the individual—that each man's work is a link of a chain, but we watch and give credit for each link as well as for the whole chain; and every link must be perfect in itself if the chain is to be good.

In producing that spirit, I cannot, of course, work directly with the men, but it is my aim to instill this spirit into the department heads. It is not so much the very fact of personal contact that brings these results, it is the co-operation and team work that comes from understanding. To develop this to the utmost one should get together all heads of departments and assistants—that is, all who have a direct part in the business—at a meeting once a week. I make it a luncheon at one o'clock, but this is not as much for sociability's sake as for convenience, for a meeting at the plant at that time would be a waste of working time. The brief time devoted to lunch has the merit of working off any possible feeling of formality or restraint. This meeting is for business strictly. Suggestions are discussed, which I invite at all times. If a suggestion is not good it will be quickly pricked, where a score of minds are concentrated upon it. If it is good, it will be just as quickly developed, and it makes each man feel that he

has had a part in the innovation, and helps its execution in the departments in which it is to be applied.

Complaints and friction between departments are handled in the same co-operative way—giving every man a chance to defend himself and doing away with the suspicion of secret "knocks." Every one knows the days of referring and counter-referring and the hours of dictating and answering it requires to chase down a complaint—like shortage in coal deliveries, for instance.

But see how quickly and satisfactorily that can be settled at such a meeting. Superintendent of mill three complains that his power ran down Tuesday morning. The engineer is asked, "Why no power?" He says his coal ran out. The purchasing agent is asked, "Why no coal?" He says no wagons were on hand. The yard-master is asked, "Why no wagons?" and he must explain.

And in the meantime every man learns how far-reaching his little daily job is. I know, and have much satisfaction in the knowledge, that there are many who give us the best work of which they are capable, and they are the rock we stand on; but I am sorry to say that there are others of a character well illustrated by a remark I heard an old farmer make once upon a time when in my boyhood days I was paying him a visit. I had been struck by the ruggedness and strength of a great, stalwart, hulking harvest hand, and ventured to say:

"That fellow ought to be chock full of a day's work."

"Yes," replied the farmer, "he ought to be for I ain't never been able to get any out of him."

That man did not love his work; he had not learned that in a real love of work lies the secret of success. As soon as a man begins to love his work, then will he also begin to make progress. Those who are lukewarm in the pursuit of any business are those who are "just

getting along" some way or other, or "doing fairly well." It is the enthusiasts who do the climbing, making progress every day, and who get to the top. Enthusiasm generates energy as naturally as the sun gives forth heat, and energy again, by its reflex influence, in-

creases enthusiasm. If I were to be asked what is lacking in the work of the majority of men, I should say energy—put energy into your work, more energy, and yet more energy; then believe in yourself and your calling and you will be one of the enthusiasts climbing to the top.

## The Women that Women Like

The Spectator

TWENTY years ago we used to hear a great deal about the "woman's woman." The phrase suggested that the women whom women like are not liked by men. The notion was one of those which pass for true while they are new, but are in reality nothing but false deductions from cognate facts. Men like the women whom women like, but they also like some who are far from popular with their own sex. There is such a person as a man's woman, and though she is sometimes admired, she is not liked by her sisters. There is more in this fact than can be accounted for by the obvious reflection that all men admire youth and beauty and that many women are jealous. There is more, too, than can be explained by saying that each sex is hampered by ignorance in its judgment of the other. This explanation, indeed, is beside the point. Mistakes are no indication of taste. A man cannot be said to like deceitful women because he may like such a one while she is successful in deceiving him, any more than a woman can be said to like thieves because she is attracted by a particular man of whose lax pecuniary principles she is unaware. A man's woman may be a man's woman from her cradle to her grave; but such a description does not imply that men like her better than they like any other kind of woman, but only that the fact of their liking her is notice-

able since women do not. She may never have had any very striking good looks, and her male friends and relations may continue to like her although she is no longer young, and they know not only all her good qualities, but all her defects as well. She may make an excellent wife to some man and be a devoted mother to his sons, she may gain the confidence of boys and the trust of older men, and yet never have a close feminine friend.

There are certain qualities—and they are by no means always or altogether bad qualities—which women cannot put up with in each other. Perhaps the most notable of these is extreme candor—candor unsoftened by consideration. The woman who invariably speaks her mind, shows her feelings, and disdains all innocent dissimulation may have men friends, but if not she will have none at all. Women fear roughness in each other, and require in a friend that they should be able to place at least as much reliance on her kindness as on her word. Intimacy between them does not sanction complete plainness of speech. Sharp speaking, sometimes sharp speaking accompanied by terms of endearment, may be overheard between them; but it is among women whom circumstances, not choice, have rendered intimate, and the very fact that they take the precaution to cover a blow with a blandishment shows how high they put the

necessity of mutual civility. All women consider the wounds of a friend to be faithless. In men they forgive rough speech, just as they forgive rough manners in boys; but they dislike both in a woman, and where they find them they are always on their guard. The extreme truthfulness of an over-sincere sister may wring from them a measure of respect. "You always know what she means," they may say with a certain grudging admiration; but they do not take off their armor in her presence, they do not dislike to hear her found fault with, and in trouble it is not to her that they turn. On the other hand, it is not uncommon to see such women popular with the opposite sex, or, at any rate, with a considerable portion of them. There is often a great deal of good-comradeship behind their roughness, and they are very seldom dull. Physical health, jovial spirits, and a certain mental thickness of skin often accompany extreme downrightness. A downright woman has neither moods nor megrims. Plain speaking may mean praise as well as blame, for partisanship makes a serviceable substitute for sympathy. It constantly has a certain piquancy, and it is allied with the energy which the modern successful man looks to find in his wife. But none of these things are sufficient to commend the plain-speaking woman to other women.

There is another kind of woman of whom no other woman makes a friend, and that is one who gives any grounds whatever for being considered a fool. But, it may be asked, do not the fools make friends with each other? Not often. Even in school-room days, so far as their own sex is concerned, they are left alone. The troubles of a foolish woman begin very early. If she is allowed to associate at all with other little girls, she has a disagreeable time. Her contemporaries are hard on her. The young are harsh to each other, and neither boys nor girls realize the cruelty of ridicule. No doubt there is a large class of fools, both masculine and feminine, who are very

knavish. Nobody likes them. But women do not even like the best sort. Let her be the best-tempered and most imperturbable fool that ever lived, let her be conscious or unconscious, whether she lament her folly or whether she trade upon it, she will have no real friends among women. Instinctively she makes an effort to please the other sex, and not seldom she succeeds. It is absurd to say that men do not value intellectual sympathy from women. They do; but they do not demand it, and they put many other things first. It is absurd to say they do not value practical ability in the other sex, especially when their comfort depends on it; but it is marvelous how indulgently they often look upon its absence. They are very apt to credit those who will faithfully reflect their conclusions with the power to understand their reasons, and many of them like to be the sole authority, at home and abroad, and would rather rule in an uncomfortable house than submit to rules in a well-regulated one. The very stupidity of some women endows them with a certain staunchness which rightly gains them affection from the opposite sex. It is a great rest to know there is one person from whom criticism is literally impossible. Oddly enough, other women do not care to know this. They are anxious to be understood, willing sometimes to be deceived, but they crave that more delicate flattery which, while over-appeciative, is also comprehending, and are very little touched by stupid devotions in either sex.

Again, there are certain peculiarities of character that do not go very deep which, while to men they seem of little consequence, frequently destroy a woman's popularity with her own sex. We mean, for instance, what are usually called "airs." Social airs irritate the feminine mind beyond all bearing. That subtle atmosphere of triumph which often pervades the presence of the woman who has made a marked social success is suffocating to her sisters. The ready explanation of jealousy really does not meet the case, for it is felt equally by those

who have stood all the while around the winning-post, and by those who have never started, or thought of starting, in the social race. It is due, we think, to a preoccupation with delightful details concerning no one but herself which makes all women condemn such a woman as radically unsympathetic. To many men these details are not worth thinking of; they brush them aside and consider the disposition underneath. But to almost no women do social things seem small. Of course, social airs are by no means the only airs, but they are perhaps the only airs which do not preclude popularity with both sexes. Intellectual airs are equally disliked by both. Dr. Johnson, while generously defending the able woman in whatever direction her ability may lie, admitted that instructive and argumentative women are truly insufferable. "Supposing," said he, "a wife to be of a studious or argumentative turn, it would be very troublesome, for instance, if a woman should continually dwell upon the subject of

the Arian heresy." Women, too, respect knowledge in their sisters, but are never impressed by its display.

There is a great tendency nowadays to exaggerate differences of point of view in the two sexes. The question of falling in love remains a mystery. Like heroism and religion, it is not explicable by reason alone. But so far as friendship and popularity go, so far even as lasting affection is concerned, they see almost eye to eye. Certain qualities are lovable and their opposites are hateful, and as to what these qualities are men and women are pretty well agreed. Men, however, are more indulgent to women, and women to men, than they are to their own sex, and each would find it hard to give a reason for the selection they reciprocally make of faults to forgive. The whole question, of course, is complicated by the fact that women are the best judges of women, and men of men, and that women by men, and men by women, are often—and lastingly—befooled.

### The Power To Do

William A. Field

The man who waits for opportunity, and when he sees it takes it, is not so good a man as he who does not wait, but makes it. If I were asked what is lacking in the majority of men, I should say initiative, coupled with judgment. By the power of the former a man is impelled to do things and may make mistakes. On the other hand his mistakes tend to cultivate judgment and his earlier failures may be turned into stepping stones to success. Many men fail because they fear to attempt.

## A Long Duel

By Frederick H. Heyet in Chambers's Journal

THE medieval custom of settling quarrels by personal combat dies hard on the Continent, and few things contribute more to the mirth of nations than the jests and caricatures inspired by the duelling exploits of our Gallic neighbors. The development among the French of that sense of humor which is our particular pride, and consequently the fuller recognition of the farcical nature of such a settlement, possibly account for the disappearance of that "thirst for gore," of that determination to fight to a finish, which formerly characterized the French duel.

The following story presents a striking contrast to those we are now accustomed to hear, and gives us some idea of the character of those dashing beaux sabreurs, by whose aid Napoleon became the scourge of Europe.

In the City of Strasbourg at the close of the eighteenth century soldiers of all ranks had ample opportunities of picking quarrels whenever they wished. A captain of hussars named Fournier indulged in this amusement to his heart's content, and became celebrated for his aggressive temper and his address with arms. Strasbourg had to reproach him for the loss of several of her sons, and especially for having challenged without any plausible reason a young man named Blume, whom he killed without the slightest pity.

On the very day of Blume's funeral General Moreau gave a ball, to which were invited all the members of the high bourgeoisie. It was desirable to avoid the scandalous scenes which could not fail to take place between the fellow-townsmen,

perhaps the relations, of the unfortunate deceased and the aggressor, who was styled his murderer. General Moreau, therefore, desired his aide-de-camp, Captain Dupont, to prevent Captain Fournier from entering the ballroom. Dupont stationed himself in a corner of one of the antechambers, and immediately he caught sight of him accosted him abruptly.

"What are you going to do here?"  
 "Ah! Is that you, Dupont? Good-evening. Parbleu! you see what I am doing. I am come to the ball."

"Are you not ashamed to come to a ball the very day of the funeral of that poor fellow Blume? What will his friends and relations say?"  
 "They may say what they please; it is all one to me. But I should like to ask what business that is of yours."

"It is everybody's business. Everybody is thinking and talking about it."

"Everybody is wrong, then. I don't like people to poke their noses into my affairs. And now, if you please, let me pass."

"You shall not go into the ballroom."

"Indeed! Why not?"  
 "You must take yourself off. The General orders you to return to your own apartments."

"Am I turned out of the house?"  
 Dupont shrugged his shoulders.  
 "Are you aware of the consequences of turning Fournier out of doors?"

"I don't want to hear any of yourrodomontades. Just have the goodness to take yourself off."

"Listen!" said Fournier in a fury.  
 "I cannot have my revenge of the

General, because he is my superior officer; but you are my equal; you have presumed to take your share in the insult, and you shall pay for the whole of it. We will fight!"

"Listen, in turn," said Dupont.  
 "I have long been out of patience with you. I am disgusted with your bullying ways, and I hope to give you a lesson you will long remember."

Fournier would have gone mad with vexation had he not been consoled by the hope of killing Dupont. But the result of the combat was not what he expected, for Dupont gave him a frightful wound.

"You fence well," said Fournier as he fell.

"Not badly, as you see."  
 "Yes; but now I know your play. You won't catch me another time, as I will soon show you."

"You wish for another encounter?"

"Parbleu! that's a matter of course."

In fact, after a few weeks' nursing, Fournier, for the second time, was face to face with his adversary. It was now his turn. He gave Dupont a home-thrust with the comment, "You see you hold your hand too low to parry properly. After your lunge you gave me time to stick three inches of cold iron between your ribs."

"This is only the second act," cried Dupont. "We'll come to the catastrophe as soon as possible."

At the third meeting they each received a trifling scratch. So these two fire-eaters, annoyed at such a negative result, agreed to recommence the struggle until one of the two confessed himself beaten. They therefore drew up a treaty to this effect, and whenever the madmen were able to meet they fought. Their persons were marked with numerous scars, yet they continued to cut and slash at each other in most enthusiastic style. Fournier used to observe now and then, "It is really astonishing that I, who al-

ways kill my man, cannot contrive to kill that devil Dupont."

After these encounters had continued some years Dupont, now promoted to the rank of General, received orders to join the army of the Grisons. He was not expected, and was trying in vain to find a lodging, when he perceived a chalet, through whose windows a light was gleaming. He knocked at the door and entered. A man was writing at a bureau; he turned his head, and, recognizing his visitor, said before the other could cross the threshold, "Ah! is that you, Dupont? We will have a little sword-play."

"With all my heart," said Dupont to Fournier, who chanced to be the occupant of the chalet; and they set to work, chatting between the paces.

"I thought you were employed in the interior," said Fournier.

"The Minister has promoted me to the fourth corps."

"Vraiment! What a curious coincidence! I command the cavalry there. And so you have only just arrived? I am delighted."

At last General Dupont's sword, after piercing General Fournier's shoulder, struck the wall.

"Sapristi!" shouted Fournier.  
 "You didn't expect that."

"On the contrary, directly I left my guard I knew I was caught. But 'tis you who don't expect what is going to happen."

During this little dialogue Dupont kept Fournier pinned to the wall, as a naturalist would a butterfly.

"Well, what will happen?"  
 "The moment you stir I shall give you a thrust in the belly. You are a dead man," said Fournier.

"I shall parry your thrust."

"Impossible."

"I shall keep you pinned till you throw down your sword."

"I shall not do that. I intend to kill you."

Fortunately the noise made by the two Generals was heard by some

officers who separated the combatants.

Dupont, the more reasonable of the two, sometimes thought of the absurdity of a quarrel which still went on after so many conflicts, and at last decided to make an end of the matter.

One morning he called on Fournier.

"Are you come to fix a day for a match?" inquired the latter.

"Yes; but first of all let us talk a little. Listen. I intend to get married, and before doing so I would like to be done with you."

"Oh! oh!"

"Our quarrel has now lasted for nineteen years. I do not wish to continue a style of life which my wife might consider not exactly comfortable, and therefore I am come to propose a change in the mode of the combat. One of my friends has, at Neuilly, an enclosure planted with trees, surrounded by walls with two doors, one at each end. At the hour agreed we will go to the enclosure separately, armed with our two holster-pistols, to take a single shot with each. We will try which can find the other, and whoever catches sight of the other shall fire."

"That's a droll idea."

"Does it suit you?"

"Ten o'clock on Thursday morning—will that do?"

"Agreed. Adieu till Thursday."

They were punctual at their rendezvous, and as soon as they were inside the enclosure they sought each other cautiously. They advanced slowly, cocked pistols in their hands, eye on the watch, and ear all attention. At the turn of

an alley they perceived each other. They threw themselves behind a couple of trees and waited. At last Dupont resolved to act. He waved the tail of his coat just outside the tree which protected him; then he protruded his arm, drawing it back instantly. Immediately a bullet sent a large piece of the bark flying. Fournier had lost a shot.

After a time Dupont recommenced the same manoeuvre on the opposite side of the tree-trunk, without, however, drawing his adversary's fire. Then holding his hat in his hand, he displayed it as far as the brim. In a twinkling the hat was blown away; fortunately there was no head inside it. Fournier, therefore, had wasted his second bullet.

Dupont then sallied from his fortress and marched up to his opponent, who waited him in the attitude of a brave man for whom there is no further hope. When Dupont was close to him he said, "I can kill you if I like—it is my right and my privilege; but I cannot fire at a human creature in cold blood. I spare your life."

"As you please."

"I spare you to-day; but you clearly understand that I remain the master of my own property, of which I allow you the provisional enjoyment. If ever you give me any trouble, if ever you try to pick a quarrel with me, I shall take the liberty of reminding you that I am the lawful owner of a couple of bullets specially designed to be lodged in your skull; and we will resume the affair exactly at the point where I think proper to leave it to-day."

So ended a duel begun in 1794 and finished in 1813.

## How the Englishman Does Business

By JAMES H. COLLIER in *Saturday Evening Post*

WHY does the American in London look with pity and impatience upon the business methods of his British cousin?

Because he can't help it. Because, no matter where he turns, from costering to finance, he sees things being done with a sedateness, a reverence for tradition and a disregard for economy in labor or detail that make him desire to reform the whole British commercial fabric at once. Everywhere the pallid "clerk" upon his high stool. Everywhere the pewter ink-pot. The American's letter of credit is on a great international banking house. He finds its main counting-room spread over half a block. Not a typewriter in the place. Not a modern office appliance. On the shelf where he signs his draft are a steel pen and goose-quill, side by side. This bank has thirty branches in London. But it requires two days to furnish a bit of New York exchange.

He wishes to telephone, and is shown to an instrument with a crank and ear-piece unlike anything he has ever seen. It resembles an American pencil-sharpener—and he learns that it often works like one. This morning he found the London papers full of wonder at American civilization because it could permit Philadelphia telephone interests to abolish the word "please" in their service, with a gross saving of 900,000 "pleases" daily. But London Central blackguards him for saying "fifty-nine hundred Battersea," when he should have said "five-nine-double-eight."

The American feels sorry for his English cousin, and would be out of patience with him were the latter not such a kindly fellow. And yet, the Englishman isn't at all wrong. He is

merely conducting English business on English lines, whereas the American has been making a peck of trouble for himself every day by trying to do business in London as he would do it in New York or Chicago.

The bank referred to clears through an institution that uses two hundred American adding machines. The London agent for these contrivances would tell him that this is a larger number than can be found in any single American business house. Why? Because English business is big—very big. And quiet—exasperatingly quiet.

### ENGLISH DREAD OF AMERICAN HOSTILE.

He shouldn't have telephoned. Wait until the year 1911, when the British post office has rebuilt the lines everywhere with American apparatus. Until then, use the post office telegraph—sixpence from London way up to Hoy, in the far Orkney Islands. Or the mails. He may write to a man in Liverpool after breakfast and have a reply the same day by bedtime—depending on the man. This is, why a Londoner, however patient at his bank, will not forgive neglect of a business letter, nor an appointment.

All British business is done by appointment. Where one is to call, and whom one is to receive, are laid out a week ahead in his diary—so much time allotted to each engagement. You are on hand to the minute, talk ten minutes, and give place to the next caller.

As a result of this system, the Londoner comes down later and goes home earlier than business men in any American city, perhaps, except

New York, where the appointment system has also been long in use.

The Englishman transacts business very deliberately.

One of the American concerns manufacturing card index and office appliances has a growing business in London, with a large showroom. At its home office, in Boston, there is also a showroom, and a large trade is done with business men who come in, look over stock and order on sight.

"By Jove!" says the American purchaser, "just the thing I need. Get it around to my office this afternoon."

In London the company also sells to Englishmen, who grow enthusiastic upon seeing labor-saving devices. But the enthusiasm and the sale are further apart. There is not the slightest chance of bringing them together. After the Englishman has warmed up to a new appliance he chills again and goes away to think it over. This concern lost many sales until it learned how to handle them by the simple expedient of sending a salesman around to Englishmen about three days after to take the order. The more enthusiastic he gets, the longer he needs to think it over.

An Englishman is mortally afraid of the quality that he calls "American hustle." His ideas on this subject are queer. He thinks it means working at high pressure, and that it reaches its highest development in the American who runs for a car. He comes home with stories of American business men who ignore their appointments, rush about the streets looking for one another, and talk shop between acts at the play. If he hasn't been to America, his conception of American hustle is probably embodied in the "Do it now" sign. He never tires of telling about the hustling American chap who hung "Do it now" signs all about the bally old shop, such a blessed lot of them you never saw, and then put his foot up on his desk, 'pon me word, and did nothing! This type of Englishman cannot rid himself of the belief that the American regards "Do it now" as a prime-mover. Whereas with us it is rather an effect than a cause—an

axiom spread abroad originally, perhaps, by some big American executive who was in the habit of doing it yesterday, to guide subordinates who were likely not to get it done until tomorrow.

#### ENGLISH PARADOXES ON AMERICAN AXIOMS.

The Englishman is importing our commercial axioms now—and mighty humorous stuff they become on the Atlantic voyage. Our terse philosophy on the delights of getting busy, the value of persistence, the infallibility of success, are always qualified by the British editor who prints them. He carefully removes all the zip! He counsels the business youth of England to "Do it now," and at the same time reminds him that "Happy the man whose wish and care a few paternal acres bound."

Other American methods and appliances are being imported, too. But very slowly. In five or ten years England may be a country of opportunity. The young generation of Englishmen has a new aggressiveness. The Scotchman presses in from the north as never before. A typical Scotch face encountered in London affairs has the thinness, keenness and earnestness of the entering wedge. It belongs to an individual who delights in the Yankee, because the latter will sit and talk business with him unashamed past midnight—something that few Englishmen will do.

"I've lived with him five days now," said a Scot, speaking of his English roommate on a steamer, "and a fine young chap—a rare talker. But I don't know yet what his line may be."

There was a stone quarry in the West of England that had come down several generations in the same family. The founder had employed about one hundred men. His son employed no more, nor his grandson. But two great-grandsons came from the universities three years ago and took charge. To-day that quarry employs a thousand men. It embodies the new spirit.

The American, knowing not what

lies below the surface, would accelerate matters with a few kicks and pushes. After a week in London he finds the Briton's problem easy, and the Briton himself plain as print. When he has lived there five years, however, he not only finds matters not so simple, but has been known to outdo the Englishman himself in conservatism. It is said, for instance, that the manager for an American insurance company, in London that long, now carefully writes his reply in pencil on the back of each letter, and sends it to a clerk to be copied in longhand.

A newly-arrived American put some legal matters in the hands of one of the ablest corporation attorneys—a famous "city man." For weeks he had occasion to visit the latter's chambers, climbing several dark flights of stairs in a dark alley. A worn shred of carpet on the floor. A huge table strewn with valuable documents, gathering dust and soot. More stored in tin boxes, with never a thought of fire. A maze of partitions, high desks, high stools, and a dozen of those London "clarks" who seem to be cheaper than any labor-saving contrivance.

"See here," protested the American one day, "a man of your ability knows better than this. Throw out that old table, clean up, buy a civilized rug and some modern files, and store those papers where they'll at least be kept tidy."

The attorney laughed.

"My dear fellow, if I did that every client would leave me to-morrow. Why, they'd fawnly I'd gone into some shady bit of stock-jobbing! Only the Jews do such things."

#### THE BRITISH MERCHANT'S INSHERITED HANDICAP.

A story is told of an attorney who, more rash, actually installed a typewriter. His first letter to a client brought an alarming reply: "My dear sir, if you cannot take time to write me personally when I communicate with you I shall have to be engaging another solicitor. I cannot

permit every clerk in your chambers to know my affairs."

The Bankers' Clearing House, in London, deals with bankers. Hence, it may safely install computing machines. The banks, however, deal with a clientele very different from the pushing business men who make up the mass of American depositors. Instead, their depositors are largely an elder generation. They look to banks to safeguard investments and collect dividends. And they insist that the goose-quill be found beside the modern steel pen. The latter is concession enough to a thoughtless generation without such abominations as typewriters.

Only in a few of the older cities of our own Atlantic coast will an American be able to realize how a business house handed down through three generations can be hampered in policy and operation by its very past. For our business is all new. Nine out of every ten houses in the United Kingdom are hampered by generations now dead and gone.

In the Scotch distilling trade, for instance, there has been remarkable aggression the past ten years. Scotch-and-soda has been introduced all over the world. One or two names in this trade are widely known—outside of Scotland.

"These are promoters," explained a distiller in the North country—a young man who is now conducting, as aggressively as he can, a business founded by his grandfather. "They started with nothing—not even hampered by a distillery. The gentleman who made the largest success once worked here for my father. Now we are tied up all over the kingdom by trade agreements, discounts, divisions of territory, all arranged by the Pater or his Pater. Regular heirlooms, you know. We should like to advertise our product in American fashion. But we don't sell direct anywhere, and it would be making money to put into other people's pockets. Why, we sell at third hand in some places. One of these promoters who developed foreign trade by advertising actually gets goods made here in our plant."

But we don't sell it to him. He buys it of a man who buys it of another man who comes to us."

Occasionally a new generation comes and cuts such a Gordian knot of trade alliances. More often, however, the first or second generation has made so much money that the third abandons trade and the business is sold or wound up.

It has been said that the Englishman works that he may play, while the American plays that he may work. The epigram holds much truth.

While at his shop the Englishman transacts nothing but business, by appointment. He wants to be finished. The Londoner is a clock-watcher, and hates the thought of Monday morning. His heart is in his country estate and his family. For this reason he sharply condenses his transactions, and omits hundreds of details that the American works out lovingly. Thus, it is entirely true, as Americans of some experience in London assure new arrivals—and as the latter are seldom willing to believe—that a man may get through several times as much business during a year in the British metropolis as in New York, and have twice or thrice as much leisure.

#### LITTLE SOCIAL LIFE IN BRITISH BUSINESS.

There is little social life in British business, and this the American misses most of all. No business clubs where every one in wool, hardware, chemicals or publishing lunches at midday, meets every one else in that trade, and gets all the gossip. The Briton dines at his regular club, where business is strictly tabooed. Personality plays a smaller part in business—where an American house often permits department managers to sign their names in correspondence, the English business letter is usually signed by the "Manager for the Company." Our countless commercial organizations, with their great dinners and notable speakers, are just beginning to be understood in England. With us, of course, business is the one general interest. Over there it must give place to half

a dozen other general interests, social, artistic, political, and likewise compete with a hundred little hobbies. So a man is expected to leave his shop in the city.

An excellent English couple, staying at a London hotel, formed an acquaintance with an American. The last thing the American did in parting was to hand to Mrs. John Bull his business card instead of the ordinary visiting-card. This breach of usage puzzled her for several days. The matter was not cleared up until another American explained that his business card was undoubtedly the only sort our compatriot possessed.

The Englishman condenses his business, gives it the cut direct, and some times turns and vilifies it roundly. And still he is bound up with details to a much greater degree than we are, because he will not delegate authority. Ask him to decide to-day, and he smiles: "Ah, yes, you are a newly-arrived American!" With us, initiative is cultivated. Our executive is always looking for a man who can do his own work. Our office boy is encouraged to make suggestions. But, in England, initiative is still generally regarded as impertinence, and if the office boy came down with a suggestion for improving methods he would not only be discharged, but his employer might consider it a work of public service to keep that boy out of other houses and force him to emigrate to Canada. Under such conditions it is but natural that subordinates should be latent chiefly on sitting squarely upon three-legged stools and keeping their thoughts to themselves.

An Englishman admires the initiative in American business. Nothing so transforms him as a visit to this country. He goes back with a complaint that his own understrappers lack this vital spark. As a matter of fact, however, they respond very readily to coaching under an American manager. Initiative is not lacking, but the art of cultivating it and trusting it with burdens is.

An English employer hires a boy because he can show who his great-grandfather was. He promotes him

steadily by a seniority system until the top of a department is reached. He puts him in charge of this, and watches him from day to day, and interferes in every detail. The first year that department fails to pay out goes to his head.

An American hires a boy because he has a clean spark in his eye, puts him through torsion, compression and breaking-strain tests, gives him full charge of a department, all the weight of his credit, and lets him alone up to the annual report of net earnings. There may be a falling off as compared with last year. Well, he isn't going to throw away all that experience. So they go into the matter together, find out where the money was lost, and next year concentrate energy on the weak point.

An American with a growing business in New York found it necessary to establish a London branch. The latter grew. He had to visit it once every year. It grew more, and he went yearly. It grew still more, and eventually he was spending weeks on the ocean back and forth.

Every time he got back to his New York business he found that some subordinate had pried a bit of it loose, taken it away and made it the basis of a business for himself. In the end this happened so many times that the New York house had to be wound up and attention concentrated on the London one. In London, however, the business remained much as he left it, neither growing nor decreasing while he was away, and with all the subordinates in their same old places each time he returned. More than three years passed before one of the latter had the hardihood to chip off a tiny corner of the London establishment and set up independently, and when the matter was looked into, it was found that the Englishman who did this had had experience in America.

An Englishman seems to consider that his business has reached the ideal stage when it is efficient but wholly impersonal. He wouldn't wish to have it intrude on others. Conse-

quently he misses some of the finest phases of our business atmosphere.

There is a certain house in New York that has an internal telephone exchange with perhaps twenty-five branch instruments. Each of these communicates with somebody in authority in that house. Each of these somebody has relations with twenty-five, fifty or a hundred customers, to say nothing of relatives and friends. Altogether there must be more than 2,000 persons in the city who are likely to call that house up at any moment. The girl who sits at that telephone exchange has perhaps never seen twenty of these 2,000 persons. But she knows every one of them by voice, and also knows whom he usually asks for, and probably whether his relation with that person is a commercial or a friendly one. If Mr. J. Pierpont Morgan had ever called up a person in that establishment as many as six times, she might not know that he was the Mr. Morgan. But she would classify him as a Mr. Morgan, and if the financier went around the world in his yacht and was gone two years, and suddenly popped into New York again and called up that concern, this young lady would greet him immediately and unhesitatingly with:

#### A TELEPHONE GIRL WHO IS A REAL ASSET.

"Oh, this is Mr. Morgan, isn't it? And you want to talk with Mr. Ben B.? I'll switch you right on his wire."

It took five years to train this girl. But she was worth it, for an American never grows too great or too busy to be susceptible to such consideration. She is an asset in that business.

An Englishman demands similar attention in personal service. He expects, when he turns over in bed and sighs in the morning, that the maid in the hotel corridor will set down his jug of shaving-water outside the door. But he hasn't learned to refine his business in the same way. If a telephone girl said to him: "Ho, yes—you're Mister Morgan," he would straightway infer that she had wormed out a lot of his secret discounts.

It is the same with the typewriter. The London typist is a stolid, inefficient creature compared with the keen American girls who serve busy American executives, and are not only confidential secretaries, guardians of the chief's secrets and his privacy, but literally snatch away from him details that he might not perceive can be carried out by subordinates. They handle not only his correspondence, but also manage his appointments, make his luncheon engagements, and buy his railway tickets. Under a relation that would hardly be comprehended in England, they oftentimes keep up for him at the office a complete wardrobe, and with three words of direction will take the detail of letting his wife know he is bringing some one home to dinner, phoning the chauffeur to be at the door at five-thirty, and blowing him up a bit for being late the night before.

The English typist, good soul, is chiefly concerned with punctuation and capitalization, and dares be concerned with little else. She is quite up to her opportunities. One sharp shock comes to the American in England when he sees an order given her, accompanied by an imperious snap of the fingers. It is clear that this is done only by some Englishmen. But a Yankee's fists close in spite of himself when he runs up against this habit the first time. And he never grows so accustomed to it that he ceases to speculate upon what might happen to anybody who did that to an office-boy at home.

#### THE MORE SUBORDINATES THE BETTER

In contrast, however, this is the place to speak of the English employer's loyalty to his employees, and also to point out the distinction that the word "employee" is seldom used, but that a man's subordinates in business are called "servants." From the greatest railways to the humblest private business there is a disposition to give places to as many subordinates as possible, and a truly paternal system of promotions by seniority, of keeping a man or woman as long as it is possible, for them to work, and

then pensioning them off. It obtains as universally through commercial affairs as in English governmental service. One characteristic of the typical English business house is that it will be overmanned.

Something else the American misses after a time. Not immediately, perhaps. But one morning the question suddenly flashes upon him:

"Where is the business woman?"

And echo answers: "Yep, that's so—where!"

Occasionally the British magazine, when it wants a really up-to-date feature with a streak of yellow in it, prints the portraits of the half-dozen peeresses who have embarked in trade. There is Lady Audland with a furniture shop, and the Countess of Essex with a laundry (an American girl, to begin with), the Countess of Limerick, who has gone into trade for philanthropic purposes, and so forth. In his heart the London editor probably considers this symposium altogether devilish. But the typical American business woman, with her grasp of detail, her independence, her clean, frank glance into one's eyes, and her clean, direct way of analyzing a proposition in a moment and pointing out its weaknesses—she will not be found to any extent in London. In fact, when one comes to think of it, the only person standing for her at all was Miss Sally Brass, in the Old Curiosity Shop. And she came to a horrible end.

Will the Englishman ever be, in business, like us? In some respects he is becoming so, and, rather strangely, his government seems to lead in American notions. It was predicted that the staid Foreign Office would have trouble when modern files and real live typists were added in Downing Street. No woman could keep a secret! What would become of diplomacy? But the reform has been a success. Scotland Yard actually woke up not long ago and began giving photographs of criminals and their handwriting to the press.

There is the question, too, of whether we are not becoming somewhat like the Englishman. Our big man's

art collection, and our little men's golf clubs seem to show that this new trade in business standards is to have an impact as well as an export side.

But in business it is safe to say that the two nations will never very closely resemble each other. There are racial differences and social differences. Most of all, there is the climatic difference.

The American never grows accustomed to London's climate. Neither does the Londoner. It is a remarkably healthy climate, for one thing, and also markedly depressing. There are no wide variations of temperature. Nor are there the brisk breezes of the United States, which in New York City average nine miles an hour, putting nip into the air. London's rainfall is heavy, and also its percentage of humidity even in clear weather. The rarity of disastrous fires there is sometimes cited by American editors as a result of English care and construction. But the London fireman gives other reasons:

"No high winds, sir," he says, "and a smaller ignition risk on account of the humidity—things do not ignite so easily nor burn so freely."

When the thermometer drops in New York the effect is usually invigorating. When it drops in London a damp cold penetrates the bones. There is far less sunshine than we are accustomed to, and when a real London fog comes down from north-east

(not the white fog of the tourist season, but the regular "black un," or what Mr. Guppy called a "London particular") there is not much optimism going. The Londoner never comprehends the American until he comes to New York and lives in a brighter, brisker climate. At the end of a week he will run after street cars he doesn't want at all, and beat the American hustler at it, and doesn't need a "Do it now" sign either.

The Englishman is coming out of a drab generation that is still reflected in the scoldings of Ruskin, those gloomy novels of Gissing, like a long family quarrel, and in many other places. He fell behind in free education, in technical training, in applied science. He would be a genuine decadent to-day were it not for his magnificent stamina. But he is catching up, and no criticism of his business methods must be read without keeping in mind his vast world trade, and the very long time that he has been doing business at the same old stand.

He is coming out of the shadow of the chimney-pot hat. A curious alteration is going on inside of him, commercially. He is sloughing off a lot of outworn social notions that hamper him in business. Almost any of these days now he may be thoroughly awake. And when he is, the American in London, far from wanting to reform him, may heartily wish that he could be put back to sleep again.

#### On Living

Philip James Bailey

We live in deeds, not years; in thoughts, not breaths;  
In feelings, not in figures on a dial.  
We should count time by heart-throbs. He most lives  
Who thinks most, feels the noblest, acts the best.

# The Significance of Mr. Hearst

By Sidney Brooks in The Fortnightly Review

IT borders perhaps on unfriendliness to say that Mr. Hearst is typical of America. But he is certainly so far characteristic of his country that none other could have permitted him to become the social problem and the political force he unquestionably is. His career and his power, and the way in which he pursues the one and accumulates and utilizes the other, are salient and revealing precisely because they are abnormal. Just as it often needs an exaggeration to lay bare the heart of a truth, so the essentials of national conditions and tendencies are sometimes most clearly crystallized in their least representative products. Mr. Hearst fulfils with an overwhelming adequacy this function of illumination by distortion. He is the concave mirror of American life, journalism, and politics. Features in the national physiognomy that would otherwise pass unnoticed leap into a scandalizing prominence under the reflex of his elongations and distensions. He may not be America, but he is undisguisably American; nor, even with the utmost goodwill, can one conceive him as being anything else. Millais was not more assuredly the John Bull of British art, nor the late Mr. Kensit of British theology, than is Mr. Hearst in his papers, his politics, and his influence, a summing-up of much that makes America so peculiarly American. The achievements of all three bear the stamp of unmitigated nationality. No one could possibly have mistaken Millais for a Frenchman or Kensit for anything but what he was. Each was typical of

his milieu to the negative degree of being impossible and unimaginable outside of it. In the same way, while Mr. Hearst, as an embodiment of his country, may be, and no doubt is, a caricature and a grotesque, Americans cannot disown or repudiate him. Unhappily for them, it but too often happens that a caricature is more lifelike than a photograph, and that over-emphasis does not obscure realities but heightens them.

Mr. Hearst's father was one of the hardest-headed and most fortunate of the Californian pioneers. Silver mines, copper mines, newspapers, railways, ranches, and, finally, a seat in the United States Senate, he amassed them all. Exploitation was his business, and politics his hobby, and with a fortune of four millions sterling it was a hobby he could afford to prosecute on a big scale. Of all his properties the San Francisco Examiner was the one that probably interested him the least. He had acquired it as part of the necessary equipment of a millionaire with many interests to protect and political ambitions to forward. It did not pay; it was not meant to pay; but it served its purpose as a mouthpiece for the local "magnates," and it was part of the bargain that carried its proprietor to the Senate. With that its mission in life was well-nigh over. In another few months Mr. Hearst would probably have unloaded it with the utmost efficiency upon the next millionaire in whose bonnet the political bee was buzzing. It was just at that moment that his son was expelled from Harvard for

some mildly mischievous escapade, returned to San Francisco, utterly refused, on the ground that they did not interest him, to be harnessed to the paternal mines and ranches, and asked instead for the gift of the Examiner. It was handed over to him. The Senator was well pleased to find his amiable indolent son develop a definite purpose, even though it lay in the incomprehensible direction of journalism; he had the curiosity of a great industrial gambler to see what he would make of so curious an enterprise; and he no doubt took it for granted that after playing for a few years with his new toy, the young man would settle down to the business of learning how to preserve, administer, and enlarge the fortune he was to inherit. But the son had other views. Journalism to him was not a paragon but a career. He had sat at the feet of Pulitzer and had studied the methods by which that consummate master of phosphorescent effects had raised the New York World to the unquestioned primacy of the sewer. He determined to be the Pulitzer of the Pacific Coast, and to conduct the Examiner with the keyhole for a point of view, sensationalism for a policy, crime, scandal, and personalities for a specialty, all vested interests for a punching bag, cartoons, illustrations, and comic supplements for embellishments, and circulation for an object. He entirely succeeded. His father bore the initial expenses, and in return had the gratification of finding the Examiner turned loose among the businesses, characters, and private lives of his friends and associates. Hardly a prominent family escaped; the corporations were flayed, the plutocracy mercilessly ridiculed, and the social life of San Francisco, and especially of its wealthier citizens, was flooded with all the publicity that huge and flaming headlines and cohorts of reportorial eavesdroppers could give it. San Francisco was horrified but it

bought the Examiner; Senator Hearst remonstrated with his son, and to the last never quite reconciled himself to the "new journalism," but he did not withhold supplies, and in a very few years the enterprise was beyond need of his assistance, and earning a handsome profit. He marked, however, his sense of insecurity in his son's proceedings by leaving his fortune entirely in the hands of Mrs. Hearst, a lady whose unhappy fate it has been to furnish the son to whom she is devoted with the means of propagating a peculiarly disagreeable type of journalism.

It was about eleven years ago, when he had just turned thirty-three, that Mr. Hearst made up his mind to duplicate in New York the success he had met with in San Francisco. He bought up a disreputable sheet called the Journal, and proceeded to turn it into a rival that would meet and beat the World on the latter's own ground. He justly argued that to do this he had, first of all, to make the Journal more notorious than the World; and it speaks well for his self-confidence that he did not at once dismiss such an ideal as absolutely unattainable. There is no need to go into the details of the resounding journalistic conflict that followed. Mr. Hearst began by winning over to his side most of the men whom Pulitzer had trained; Pulitzer bought them back again at an increased figure; Hearst finally annexed them with the bait of long contracts and more than ambassadorial salaries. He ransacked the magazines and the weekly paper for the best writers and the best artists; he produced a paper with as much wood pulp in it and as liberally bespattered with ink of every hue as the World, and he sold it for half the price. The fight was long, bitter, and ignoble, but the victory in the end went to the younger man. He outbid the World at every point; he made it by contrast seem almost respectable. His



headlines were longer by whole inches, his sensations more breathlessly acrobatic, if Pulitzer turned on a dozen reporters to unravel a murder mystery Hearst detailed twenty. There was, and is, an enormous amount of real talent and ingenuity in every issue of the Journal, but it was guided in those early days by no principle beyond that of securing a circulation at any cost. Other objects have influenced its policy and its ambitions since then, but its first business was to make itself known and talked of. It succeeded; the dishonor of selling the most papers in and around New York ceased to be Mr. Pulitzer's; and the veteran practically retired from the contest when he disclaimed for the World the epithet of "yellow" which his rival boldly and openly gloried in. To-day the two papers are scarcely competitors; the World has retained its old footing and influence; and Mr. Hearst has discovered a new and larger class of readers, and invented for their delectation and his own advancement a new type of journalism.

Within the last few years the Journal has multiplied itself in many cities and under many aliases. Mr. Hearst now owns a Continental chain of eight papers published in the leading cities of America, and many weekly and monthly periodicals as well. Through them he daily addresses an audience of probably not less than four million people. All his publications are of the same saffron coloring; all belong emphatically to "the journalism that acts." One cannot stay for long in any part of the United States without being confronted by the tokens of their activities. Whether it be rescuing a Cuban maiden from the clutches of a General Weyler, or dispatching relief trains to the scene of some great disaster, or distributing free ice in summer and free soup in winter, or taking out an injunction against a Trust, or setting forth with full illustrations a hundred dif-

ferent ways of killing a man, or fomenting a war, Mr. Hearst's papers are always "doing things." And some of the things are worth doing. That is a fact which the stupidity of Mr. Hearst's enemies—and no man has ever been served so well by his foes—has yet to recognize. There is nothing to be said against his journals which in my judgment they do not deserve. But there is something to be said for them which has to be said if the nature of their appeal and of Mr. Hearst's power is to be understood. While most of the American papers in the big cities are believed to be under the influence of "the money power," Mr. Hearst's have never failed to flay the rich perverter of public funds and properties and the rich gambler in fraudulent consolidations. They daily explain to the masses how they are being robbed by the Trusts and the concession-hunters, juggled with by the politicians, and betrayed by their elected officers. They unearth the iniquities of a great corporation with the same microscopic diligence that they squander on following up the clues in a murder mystery or collecting or inventing the details of a society scandal. Their motives may be dubious and their methods wholly brazen, but it is undeniable that the public has benefited by many of their achievements. When Mr. Hearst was running thirteen months ago for the Governorship of New York State no journal opposed him more strongly than Collier's Weekly. But that admirable periodical which combines alertness with sanity, a perfect balance with perfect fearlessness, doubled the effectiveness of its opposition by admitting to the full Mr. Hearst's services to the community. "It is due to Mr. Hearst more than to any other man," it said, "that the Central and Union Pacific Railroads paid the \$24,000,000 they owed the Government. Mr. Hearst secured a model Children's Hospital for San Fran-

cisco, and he built the Greek Theatre of the University of California—one of the most successful classic reproductions in America. Eight years ago, and again this year, his energetic campaigns did a large part of the work of keeping the Ice Trust within bounds in New York. His industrious Law Department put some fetters on the Coal Trust. He did much of the work of defeating the Ramapo plot, by which New York would have been saddled with a charge of £40,000,000 for water. To the industry and pertinacity of his lawyers New Yorkers owe their ability to get gas for eighty cents a thousand feet, as the law directs, instead of a dollar. In maintaining a legal department which plunges into the limelight with injunctions and mandamus when corporations are caught trying to sneak under or around a law, he has rendered a service which has been worth millions of dollars to the public." These are achievements the credit for which no fair-minded opponent can refuse to Mr. Hearst, nor do they make a meagre list. But Mr. Hearst's own valuation of his public services is pitched in a much higher key. He has not, few American politicians can afford to have, any mock modesty. Not a Bill that he has supported passes, not a movement that he has once advocated succeeds, but Mr. Hearst claims the credit for it. In enormous headlines and with every artifice of capitals, italics, and cartoons his papers daily proclaim, and his four million readers hear and believe, that Hearst has forced a popular measure through a reluctant Congress, or exposed another financial "magnate," or procured an official inquiry into the workings of some detested Trust, or rescued San Francisco from starvation.

The glorification of Mr. Hearst is, indeed, the first of the many queer enterprises in which his journals engage. His name appears on them all in unavoidable type; the leading articles bear his signature; the news

columns "spread" themselves over his doings. No man has ever had at his disposal so vast an engine of publicity, and Mr. Hearst and his advisers are consummately skilled in working it. There were probably few Congressmen who spoke less or were more frequently away from Washington than Mr. Hearst during his four years' membership of the national legislature. Yet there was none who made himself more conspicuous. Whenever he had a Bill to propose, a Bill drafted by his private attorney, the reporters and special correspondents from all his newspapers would descend upon Washington to "write it up." Thus the workmen had it screamed into their ears that Hearst had brought forward one Bill for establishing the eight-hour day in the Government arsenals, and another for relieving Trade Unions from their liabilities under the laws against combination, and a third for the national purchase of the telegraph lines, and a fourth for the institution of a parcels post. The farmers were made to realize that Mr. Hearst had introduced a Bill appropriating \$10,000,000 to the building of good national roads; and all who had a grievance against the Trusts were enjoined in megaphonic tones to fall in behind the young Congressman who had framed one Bill empowering the Interstate Commerce Commission to fix railway rates and another facilitating and expediting prosecutions under the Anti-Trust Laws. And lest the more conservative elements in the country should be alienated, it was emphasized in a voice of thunder that Mr. Hearst had sought to raise the salaries of the judges of the Supreme Court from £2,400 to £5,000 a year. None of these Bills passed or had the remotest chance of passing, but they enabled Mr. Hearst to come before the public as the friend of the people, the champion of labor interests, and the foe of the corporations. Nothing that can add to the attractiveness of

these roles is left unshrunked. Mr. Hearst is a generous employer; he pays if anything rather more than the highest rate of Trade Union wages; the salaries received by his staff of writers are probably unique in the history of journalism; all his newspaper properties are conducted on the eight-hour plan. These are the sort of facts that his papers never weary of hurling at the American public. He is the most widely and ingeniously advertised man in the world; his "boom" never slackens; no one's voice reaches farther than his. The whole machinery at his command is worked to popularize the impression—which is not, I repeat, a wholly baseless one—that while other men are talkers, Mr. Hearst is a doer, and that even Mr. Roosevelt, for all his sermonizing and with all the implements of official authority in his hand, has done less to shackle the Trusts and to uphold the rights of Labor than this private citizen working single-handed, on his own initiative and at his own expense.

When I was revisiting the United States some eighteen months ago I found no one, not even Mr. Roosevelt, more talked about than Mr. Hearst. But the talk was mainly a string of speculative interrogations. That he was a power every one, from the President downwards, admitted; some joyfully, some reluctantly, others with a shrug of disgust at the strange whims of democracy. But beyond that elementary acknowledgment everything was chaos and conjecture. I found no one who could tell me with the least assurance of certainty what manner of man Mr. Hearst was; whether he really believed in the policies he advocated, whether he had any ideas or convictions of his own, or whether he was merely a puppet in other and abler men's hands. I was assured with equal positiveness that Mr. Hearst was the only genuine champion of the Have-nots against the Haves, that he was a political mountebank and buffoon, that he was nothing but a notoriety-hunter, that he

was a myth, and that his show of power was due to the dexterity of an adroit and supremely capable committee in the background. No man, of course, who owns newspapers that are published in half-a-dozen cities, scattered over an area of three million square miles, and who is also the proprietor of a million acres of farm and ranch land, and a mine owner into the bargain, can possibly attend in person to the management of all his interests. Mr. Hearst has had the good sense not even to make the attempt. He has all of Mr. Carnegie's genius for poking out the right man to do his work. Only where Mr. Carnegie capitalized Brains and invested them in business, Mr. Hearst has invested them not only in business but in politics as well. He is the paymaster of a small, loyal, and brilliant organization. They do all the work; he takes all the public credit. The chief of this little band is Mr. Arthur Brisbane. It is he who formulates and expounds the Hearst creed in the editorial columns of the New York Evening Journal. His father was one of the most ardent of the Brook Farm fraternity, from which he separated because he could not engraft upon it the doctrines of Fourier. The son, cosmopolitanly educated, with many of the attributes of a student and a scholar, has inherited his father's Socialistic leanings. He has at all events an attractive and more or less definite creed of sympathy with the oppressed, the disinherited, the "less fortunate," as he is fond of calling them. He is a man of wide reading and a keen, open, and reflective mind; he writes with an unsurpassable crispness and lucidity; and he has invented a sharp staccato style which, when set off with a coruscation of all known typographical devices, has brought him a wider audience than any writer or preacher has had before. Always fresh and pyrotechnical, master of the telling phrase and the plausible argument, and veiling the dexterous half-truth beneath a drapery of buoyant and "popular" philosophy or sentiment, Mr. Brisbane has every qualification that an insinuating propagandist of discontent

should have. The leading articles that have made Mr. Hearst a household name among the laboring classes have all been written by Mr. Brisbane. He supplies the Hearst movement with its intellectual dynamics; Mr. Carvalho attends to the business of making it pay. Thirty years' experience of newspaper offices, and even more than the average American's instinct for organization, have put Mr. Carvalho in complete possession of all the details of advertising, circulation, distribution and mechanical production. He is the business manager of all the Hearst newspaper properties, and in forwarding their development he shows none of that objection to Trust methods which animates Mr. Brisbane's editorials. The belief is very common in America that thanks to Mr. Carvalho's astuteness, Mr. Hearst's political campaigns are practically self-supporting. They pay their way in the increased circulation of his journals. Two more of Mr. Hearst's lieutenants deserve a passing word. One of them is Mr. Clarence Shearn, who takes charge of Mr. Hearst's legal interests, drafts the bills that Mr. Hearst used to introduce into Congress, starts proceedings every other month or so—always, of course, in Mr. Hearst's name—against this or that Trust, and has the yet more arduous task of looking through Mr. Hearst's New York papers before they go to press and deleting the libels. The other is Mr. Max Ihmsen, the political manager, whose business it is to found Hearst clubs, create Hearst sentiment, enrol Hearst delegates, conduct negotiations with rival bosses, and see to it that conventions do what is expected of them. Mr. Ihmsen was the Hearst candidate for Sheriff in the election three weeks ago, but suffered defeat.

These are the men who, working behind the scenes, without any observable friction, and with a complete suppression of personal ambitions—a collection of Mr. Brisbane's articles was published under the title of "Hearst Editorials"—have made the Hearst movement a reality. It throws a wholly new light on the possibilities

of electioneering to watch them working together in the heat of a campaign. There is not a device for attracting votes that they do not know and practise. Mr. Hearst's cablegram to the Times, with its rowdy appeal to Irish-American and German-American sympathy, by no means gave the full measure of their ingenuity. The Pope has been repeatedly pressed into Mr. Hearst's service; one of their favorite "campaign documents" is a portrait of His Holiness inscribed with a message of thanks and a pontifical blessing to Mr. Hearst for the "relief" he sent after the eruption of Vesuvius. The Jews on the East Side are taught to look upon Mr. Hearst as the foremost American champion of their Russian co-religionists. The many services Mr. Hearst has rendered to the community, the many more he claims to have rendered, are made the themes of daily panegyrics. For each class and for each nationality a special ground of appeal is prepared. The allegations regarding Mr. Hearst's life before his marriage are answered by flooding the constituencies with portraits of his wife and son, and by making Bishop Potter, who performed the marriage ceremony, appear in the light of a witness to his character. The Trade Union vote is angled for by the conclusive argument that Mr. Hearst pays more than Trade Union wages. For the farmers there is a separate journal, in which Mr. Hearst chiefly figures as the sympathetic owner of a million acres. Business, politics, philanthropy, domesticity, an infinity of brass bands, fireworks, processions, and all the other aids to reflection with which Americans conduct their political campaigns, the Brisbane editorials and Mr. Ihmsen's genius for the tactics which his countrymen glorify under the name of politics, are all enrolled in the Hearst movement.

But there is more in it than pantomime and pandemonium. What gives Mr. Hearst his ultimate power is that he has used the resources of an unlimited publicity to make himself and his propaganda the rallying point for disaffection and unrest. His journals

make it their consistent policy to preach discontent, to side always with "the people," and to take the part of Labor against Capital. They used to set no bounds to the violence of their attack. Mr. McKinley and Mr. Hanna were assailed and caricatured with an unbridled vehemence and maliciousness that provoked a fierce, though only a brief, reaction after the President's assassination. Mr. Hearst bowed to the storm, covered the stricken President with sanctimonious eulogies, and did not until the day after the funeral attempt to defend himself. "The sum of the Journal's offences," it was then announced, "is that it has fought for the people, and against class privilege, and class pride and class greed and class heartlessness with more and varied weapons, with more force and talent and enthusiasm, than any other newspaper in the country." That was and is a perfectly true statement. The Hearst newspapers, though they have moderated their methods, have not changed their policy; and it is a policy which finds an immense justification in the conditions of American life and politics. No one can visit the United States these days without becoming conscious of a pervasive social unrest. The people are beginning to think. They have turned away, as Mr. H. G. Wells rightly discerned, "from all the heady self-satisfaction of the nineteenth century," and have commenced "a process of heart-searching quite unparalleled in history." They are questioning themselves and their future and their institutions with an open-mindedness that a decade ago would have seemed well-nigh treasonable. They are beginning to wonder whether the great experiment is after all so great as it once appeared; or, rather, they are beginning to see that it is an experiment merely. Familiar ideals, established political and social systems, are being brought as never before to the touchstone of fact. The inadequacies of an eighteenth-century Constitution in the face of twentieth-century problems are daily impressing themselves for the national comprehension. Economic and industrial de-

velopments, it is felt, have taken on an intricacy and a varied sweep that are slowly bringing the Constitution to a confusion of helplessness. More and more, people are asking themselves whether the United States can any longer be called a democracy. More and more, people are coming to see that under the forms of popular self-government, political equality has become the sport of "bosses" and economic equality the jest of a voracious plutocracy. The Courts to an alarming degree are losing the confidence of the masses; the Senate has already lost it. The old parties, the old catchwords are ceasing to attract. The people perceive their emptiness and are palpably tiring of them. Republicans and Democrats, with their obsolete mummeries, will soon mean less than nothing to a nation that is girding itself to wrest its liberties from the grip of organized wealth. A wave of social protest is sweeping across the country, over all sections, and with an utter heedlessness of the traditional party divisions. Federated Labor, fired by the example of England, is abandoning its timid non-partisanship and preparing to plunge into politics as a class with distinct interests of its own to serve. In city, State and nation there is now but one issue—the struggle between equality and privilege. Great masses of Americans are growing up with an angry feeling that they have been cheated out of their inheritance. They see, or think they see, that the millionaire and the boss rule and own America; that together they control all the functions of Government; that the Courts and the ballot-box are merely instruments of their power and the Constitution a handmaid to their iniquities; that all legislation is conceived in their interests, drafted and voted by their henchmen; and that, as a consequence, where there is one law for the protection of human life there are a thousand for the protection of property. This may be a mere nightmare vision of America, but it is one that hundreds of thousands believe in as a waking reality.

Against such conditions Hearstism

is the loudest and the most popular protest. With more point and passion than any other leader, Mr. Hearst has attacked the industrialization of American politics, has insisted that the political masters of the country are its captains of industry. He has proclaimed with strident iteration that the money power is in effect a conspiracy against the commonweal, and the disclosures of the past few years in the management of the insurance companies, the railways, the Chicago canning factories, the New York traction companies, and in the banking corporations, have abundantly justified him. He has incessantly shrieked that "the people" were being robbed by their rulers, and he is now proved right. Employing all the resources of a vicious journalism to quicken the American proletariat into an uprising against the forces of bossism and capital, he has made himself believed in as the forerunner of the new American revolution. It is not only a political party, but a social class that he seeks to found, to rouse to consciousness and to lead. From the sinister alliance of debased politics with industrial monopoly he points to what not only he, but many millions of Americans believe to be the only road of escape—the public ownership of public utilities. When he declares that "the great problem of the hour is to do away with corporation control of the Government," and when he declares that control to rest "mainly upon our system of partisan politics directed by boss rule and subject to Trust ownership," there may be many Americans who will dispute Mr. Hearst's fitness to apply the remedy, but there are few with sufficient hardihood to deny the accuracy of his diagnosis. He profits enormously by the ferocious hostility of the corporations that have debauched American politics, nor is it only the poor and the ignorant who subscribe to his programme. I was surprised, when in America last year, to find how many of the younger men, he had won over to his side—men who were not at all inclined to sympathize with "yellow" journalism, but who

were sick of the old parties, repelled by the universality of graft, and who, while deplored Mr. Hearst's methods, saw in his programme, and in his aloofness, a chance of real political regeneration. The main plank in that programme is, as I have said, the public ownership of public utilities; but it contains other measures, such as ballot reform, direct nominations, and the election of United States Senators by the people instead of by the State legislatures, that also commend themselves to a great body of sensible and non-partizan opinion.

Mr. Hearst's political career has been sensational even for a land where politics are always turning somersaults. One cannot begin to appraise it aright until one grasps the fact that for a large section of the masses he symbolizes not only a detestation of the plutocracy, but also that weariness with the regular parties which is one of the most baffling phenomena in American politics. That Republicans and Democrats are slowly transforming themselves in policy and spirit, though not in name, into Conservatives and Radicals, seems to me indisputable. Mr. Hearst is a Radical, and it is to all Radicals, whether they call themselves Democrats or Republicans, that he makes his appeal. By affiliation a Democrat, it is on the Democratic Party that he will first of all seek to impose himself and his programme; but the ultimate aim of his somewhat bewildering tactics, if I understand them aright, is to gather round him in every State in the Union such a body of followers as will enable him to hold the balance of power. In the Presidential Election of 1904 he secured over two hundred delegates at the National Democratic Convention. In 1905 he ran for the Mayoralty of New York on an independent ticket, and fought Tammany to a standstill. In 1906 he was in alliance with Tammany, and accepted by the Democrats of New York State as their official candidate for the Governorship. In 1907 he cut loose from his allies of the previous year, and "fused" with the Republicans, who twelve months before had smothered him with abuse.

In 1908 he will probably appear before the National Democratic Convention with a sufficient number of delegates to influence and perhaps control the party nominations for the Presidency. That this "in and out form" puts Mr. Hearst in a very dubious light and heavily discounts his sincerity is, of course, self-evident; but it is at the same time a remarkable testimony to the reality of his power that he should have succeeded in forcing himself upon both parties in turn. His political methods, like his journalistic, are wholly brazen, but they seem to be effective, and the prophets who were declaring three weeks ago that Mr. Hearst was finally done for little know their man or the game he is playing. Mr. Hearst, in my opinion, will continue to be an incalculable and profoundly disturbing influence in American politics; and it is not yet certain that he may not some day be the supreme influence. No force that can be brought against him appears capable of doing more than defeat him; it cannot crush and annihilate him. Even his unsavory tactics and the manifold contradictions of his position do not alienate his following. Despite the fact that he is the professed foe of corporations, his own organization, the Independence League, is a corporation not merely in name but in law. It is registered like any other stock company, and it can take no action whatever without the consent of a board of directors, who, of course, are Mr. Hearst's personal satellites. Anomalies such as these make people question Mr. Hearst's honesty. The truth is, I believe, that having had a certain creed expounded in his name every morning and evening in the year for the past eleven years, and perceiving that this creed contains a degree of truth and falls in with his personal ambitions, Mr. Hearst has come to believe in it, and to take it serious-

ly, but not by any means fanatically. Beyond that I should not care to venture any opinion as to the depths of Mr. Hearst's political convictions. He impressed me when I came across him as a man very difficult to know. That he is as different as possible from his papers goes without saying; nobody could be like them and be a human being. They are blatant, and he in dress, appearance, and manner is impeccably quiet, measured, and decorous. He struck me as a man of power and a man of sense, with a certain dry wit about him and a pleasantly detached and impersonal way of speaking. He stands six feet two in height, is broad-shouldered, deep of chest, huge-fisted, deliberate, but assured in all his movements. But for an excess of paleness and smoothness in his skin one might take him for an athlete. He does not look his forty-four years. The face has indubitable strength. The long and powerful jaw and the lines round his firmly clenched mouth tell of a capacity for long concentration, and the eyes, large, steady and luminously blue, emphasize by their directness the effect of resolution. In more ways than his quiet voice and unburied, considering air, Mr. Hearst is somewhat of a surprise. He neither smokes nor drinks; he never speculates; he sold the race horses he inherited from his father, and is never seen on a race track; yachting, dancing, cards, the Newport life, have not the smallest attraction for him; for a multi-millionaire he has scarcely any friends among the rich, and to "Society" he is wholly indifferent; he lives in an unpretentious house in an unfashionable quarter, and outside his family, his politics, and his papers, appears to have no interests whatever. To gauge his future is impossible. To watch it will be at least an experience in a novel and somewhat sinister form of political burlesque.

## Balzac and Mr. Hopkins

By Lodi Woodcock in Broadway Magazine

AT the time that George Hopkins discarded his runabout in favor of a touring-car and had a new roof put on his house, he also laid in a ready-made library. Previous to the installation of this collection of splendid bindings and uncut edges he had been permitted by urbane book agents who wore silk hats and gloves on the street to invest money in limited editions. His wife liked to open these subscription books and look at the numbers.

Hopkins had a vague idea that the lower your number was the more secure was your standing as a book-lover, but he was not sure.

And in spite of the nine hundred dollars' worth of the best literature of all ages which he had placed in his library it took a great deal of argument to make him sure that when the Literary and Culture Club elected him to membership the members of that organization were not having fun with him.

"I know all about day-books and ledgers," he said, "and a little about handbooks, but I'll make an affidavit that I don't know enough about the old masters, living or dead, to qualify me as a literary person."

But having been elected, he did the handsome thing. He invited all the gorgeously gowned ladies of the Literary and Culture Club and those husbands who were sufficiently tamed to come with them to his house. He hired the best caterer in town. He bought a case of champagne. He took the newspapers off the library-table, where they hid a fine copy of Somebody's "Visits" to the Homes of Some Other Persons, and he stood by, hot and uncomfortable, for three solid hours while the members took down his books and raved over them.

And he sent the treasurer a check for his dues in advance and gave her the names of a couple of chaps in the hardware business that really needed elevating along ethical and literary lines.

Also he secured important business engagements at the time of the next club meeting and arrived at the house where the club was in session just as the members were putting on their hats and telling one another what a lovely time they had enjoyed.

But they caught George Hopkins at the next meeting. He was not present. His wife made his excuses. She said that he had run in to New York to look at some new importations of books.

He was in New York, it was true, but he was pursuing an arduous course of study at the theatres rather than the libraries or the auction-rooms.

The morning he got back his wife met him at the door of his library.

"You can't guess, George, what has happened while you have been away?" she said gayly.

"The cashier has run away or the typewriter has been married or the car is out of order," said the practical Hopkins.

"You," said his wife, fixing upon him a look of great pride, "you have been chosen as our next lecturer."

"I'll play the piano for you," said Mr. Hopkins, "but I'll not lecture for one thousand dollars a night. I never did such a thing in my life. At my age it's too late to begin. Who started this nominating convention for me, anyway?"

"Mr. Pillsbury suggested it," his wife told him, "and Mr. Haines said he thought it would be perfectly fine. He said that he knew you could tell

the members many things they do not know."

"Those two hardware brigands," muttered Mr. Hopkins as he stamped to the door.

"And remember, George," Mrs. Hopkins called to him, "the meeting is on Monday evening."

"They can have it at six o'clock Monday morning if they like," answered Mr. Hopkins. "I'm going to send in my resignation as soon as I get to the store. When I fed that club of yours I did not know that it was going to punish me by insisting upon me making a fool of myself."

On his way down-town he thought seriously upon the futility of trying to clamp culture upon gentlemen in the hardware line. He had to admit that he had evened up matters with him for putting them into the club.

He telephoned to each of them from the store, and each of them refused to believe that he was not elated with the prospect of an opportunity to deliver a lecture. Further, they promised to come and bring some friends.

Like a fugitive who awaits the coming of the police did Mr. Hopkins await the coming of Monday. He passed a restless Saturday. He essayed golf, but played so miserable a game he gave it up in despair. He tried a "bracer" for his nerves, but the "bracer" disagreed with him. Sunday there was rain. One of the auto tires was loose and the roads were too muddy for driving. All of his friends seemed to be out of town. There was nothing in the morning papers. In desperation he took refuge in his library.

"And what a subject!" he groaned to himself every little while. "What a subject! The influence of Balzac upon the latter-day novelists of France."

Mr. Hopkins, in regard to French literature, had preserved a blameless plume. Concerning Balzac, his predecessors, contemporaries or successors he had not a solitary idea.

He took down Balzac. The sentences were too long. The names of the characters sounded foolish. He read some of the shorter stories. He

liked them. But the man who had selected his books had not put in any of the modern Frenchmen. It was patent that from reading some of Balzac's shorter stories he could hardly be expected to know precisely the effect that Balzac as a whole had upon the latter-day novelists of France whose very names even were unknown to Mr. Hopkins.

He attacked Balzac again, but he stopped when in one of the volumes he came upon a note written by his chauffeur.

It was dated a month previously, and related to repairs that at that time had seemed essential to the welfare of the car. The note was clearly written. Mr. Hopkins said to himself that he wished he could write a hand like that. Then he remembered that he had always thought his chauffeur a remarkably clever chap. He also remembered that upon occasion he had loaned books to the chauffeur. Then he arose and went out to the barn.

The chauffeur was plodding over the brasswork.

"Mike," said Mr. Hopkins solemnly, "what was Balzac's influence upon the latter-day novelists of France?"

Mike went on polishing the brasswork.

"I suppose," said Mr. Hopkins, "you understood what I said?"

"I don't think it was very good," Mike answered, "judging by what I've heard of them."

"Heard of them?" echoed Mr. Hopkins. "Haven't you—a man who likes reading as well as you—haven't you read them?"

"I'm reading 'David Copperfield,'" answered Mike; "there's a feller in there named—"

"How about the tire?" asked Mr. Hopkins, abandoning his literary labors.

After he had discussed the car for a while he said to Mike:

"You write a good clear hand. You know that, I suppose?"

"Thank you, sir," said Mike.

"You make your letters good and big."

"Thank you, sir."

"Anybody can tell which is 'A' and which is 'E' right off the bat."

"I try to make 'em plain, sir."

"How long will it take you to finish that brass-work if I tell you to quit now?"

"I'm just through," said Mike, "and anything I can do to help you I'll be glad to do. I heard the cook and the maid talking this morning."

"About what?" asked Mr. Hopkins suspiciously.

"About the way the plates are to be laid for the lunch after the meeting to-morrow night," said Mike, looking out of the window with a faraway look in his eyes.

"Wait here," said Mr. Hopkins.

"Yessir," said Mike.

Through the rain Mr. Hopkins went back into his library. He shut the door behind him, locked it, and pulled down the works of Balzac again.

With the first volume under his arm he hurried back to the barn.

"Mike," he said, "there's something in that introduction there that I want for reference. Copy it out in ink. Copy all the introduction, and I'll come out and get it after dinner."

Mike went off to his room and started to work. He propped the copy of Balzac against a carriage lamp and wrote with his tongue between his teeth.

Mr. Hopkins walked through his house, humming an air he had heard in a musical comedy in New York.

His cheerfulness coming upon the leaden heels of two days that had been as black as Friday and Saturday puzzled Mrs. Hopkins and pleased her as well.

"George," she said, "I know you'll do well to-morrow evening. I would have offered to help you if I had not thought that you would do the work better alone. Too many cooks, you know—"

Mr. Hopkins meditated upon the fact that so far as he knew there existed no proverb which said that there was such a thing as a superfluity of chauffeurs.

"I won't ask you another word about the lecture," Mrs. Hopkins said;

"I know you still have the rough edges to smooth out. Mike said you worked all afternoon in the library."

"What business is it of Mike's?" Mr. Hopkins said tartly. "Mike is getting too officious lately."

"I'll speak to him about it if you say so, George," said Mrs. Hopkins—or suppose you do it yourself?"

"I will," said Mr. Hopkins, starting up.

He found Mike still at work with Balzac propped up in front of him.

"How goes it, Mike, my boy?" asked Mr. Hopkins. "I hope you're making the paragraphs right."

"Right as a trivet, sir," answered Mike proudly. "Do you want to read it, sir?"

"I wouldn't read it for anything in the world," Mr. Hopkins answered from the heart. "I'll be had enough to have to read it once."

He blotted the last sheet carefully and put the paper in his pocket. Also he took Balzac to the shelf. Then he telephoned to a man down-town and the man came up and they talked business till bedtime.

The Monday mail and getting the week's work under way kept Mr. Hopkins so busy the next day that by the time he got home to dinner he was pretty tired.

"This is positively my last appearance on any stage," he said to his wife at dinner.

She smiled at him across the table.

"Ah, no, George," she said. "When you see how well you are received to-night you will want to deliver a lecture at every meeting."

"If I exhibit symptoms like that," said Mr. Hopkins, "it will be no trouble to break my will."

He helped Mrs. Hopkins receive the members when they came. Pillsbury and Haines were among the last to arrive.

Mr. Hopkins took them to the side-board.

"What excuse are you going to offer?" asked Pillsbury.

"What do you mean?" Mr. Hopkins asked with dignity.

"He means," said Haines, "how are

you going to side-step this lecture thing?"

Mr. Hopkins threw back his head and laughed.

"I?" he asked. "I try a dodge like that? Not I. Am I one of these fellows that is tied so fast to the hardware business that he doesn't know Balzac from Hall Caine? Am I a slave to my business? No. I read. I study. I improve my mind. I'm going to deliver a lecture that's a corker. Been working at it for more than a week. Been neglecting my business, in fact. Here's looking at you."

Pillsbury looked at Haines and Haines looked at Pillsbury for some time before they drank. Then they sighed.

"It's going to be worse than a bull fight," said Pillsbury genially.

"I hope the police don't interfere," said Haines. "A ten-round bout between Hopkins and Balzac. Why, Hop can't even pronounce that name the same way three times in succession."

The two big front rooms were filled. The women outnumbered the men. Yet none of the men seemed to regret that he was there. Hopkins did not lecture on Balzac every evening.

The president of the club, a large lady with eyeglasses and an English accent, opened the meeting.

Mr. Hopkins, freshly shaven and slightly flushed, sat at her side. From the other side of the room Mrs. Hopkins beamed upon him.

He winked at her. Then he remembered that he had never seen any other lecturer wink at his wife or anybody else's wife in public. So he blushed a little more.

He saw that every eye in the room was fixed upon him and he began to wonder if his coat was not getting too tight across the shoulders.

He noticed, too, that one of the electric lights shone more brightly than the others. He wondered why. He compared that electric light with those in the store. He remembered that somebody had said that all 16-candle-power lights are not of the same strength, and as his mind went wandering down a vista illuminated

with various sorts of lights he got cold all over and his face began to feel as if it were made of wood. The president had called his name and made a brief speech of introduction.

He stood up and bowed stiffly. Pillsbury and Haines were looking at him with compassion written all over their fat faces. Mr. Hopkins glared back at them.

"... who will now address us upon 'The Influence of Balzac upon the Latterday French Novelists,'" pounded into his ears, and he grabbed the reading-table with one hand and cleared his throat.

"Ladies and gentlemen," he said, "I've written out what I'm going to say, and it isn't very long and I hope you'll enjoy hearing it as well as I did writing it."

And then he read them Mike's copy of the introduction to Balzac.

Even Pillsbury and Haines got interested in it as Mr. Hopkins went along.

As for the real members, they fairly drank in every word.

Mr. Hopkins, warming to his work, regretted that he had only three pages there instead of thirty.

He liked the sensation of being the centre of all the attention. He even ventured to introduce a pathetic tone in his voice once or twice.

Once he stamped his foot and then elevated his hand above his head. He had to keep it there a little longer than he had intended, but he did not bring it down until he could find some appropriate sentiment with which to accompany its descent and produce an effect.

And striking the last page and happening to notice that both Pillsbury and Haines were looking at him in open-mouthed admiration, he slackened his pace even more and became even more impressive.

"And," he read, "Balzac represented in his various works both poles of narrative writing. He was at once a romanticist and a realist. A fine steel engraving of Balzac will be found upon page five hundred and twenty-six."

Mr. Hopkins saw the noose in

which he had hanged himself as quickly as anybody else. But no quicker.

Pillsbury and Haines broke into unhalloed glee.

Pillsbury dared to ask in a high tone: "Will the gentleman please repeat

his last observation? Those in the back of the room did not hear it."

And out in the hall Mike, who had crept in on tip-toe to witness the triumph of Mr. Hopkins, suddenly remembered that a friend was waiting for him and he went away rapidly.

## The McIntosh Red Apple

By A. McNeill

HUMAN interest in the origin of things is perennial. The

first of anything, even of a variety of apples, has a peculiar interest. In tracing the history of varieties of apples, one is impressed with the large part played by the element of chance, of the thousands of seedling trees springing up here and there over the whole country, and how few are developed under circumstances that would adequately bring forth their good features, if they had any. And even where these qualities have been developed, it is astonishing how frequently the reputation of a particular tree begins and ends in the little circle of some remote neighborhood. It is only occasionally, we are bound to believe, even after the good qualities of a tree have been developed, that the fame of the variety has impressed itself so as to give it a permanent place in the list of desirable fruits. But occasionally a fruit or flower has its reputation carried beyond the "desert air," and it becomes known among "the madding crowd," and sometimes becomes an article of everyday commerce. Such was the case with the McIntosh Red, which has deservedly become famed over a wide area.

The original tree has an interesting history. In the year 1796, Mr. John McIntosh bought a farm in the County of Dundas, Ontario. It is needless to say that at this time

the greater part of the country was covered with forest trees, though even at that early date there had been some settlers in the neighborhood and small clearings were not uncommon. On this particular lot, there was a clearing of about six acres, but it was without fences and the edge of the clearing was grown up with a mass of shrubbery, most of free growing seedlings. In the process of cleaning up and enlarging the clearing, Mr. McIntosh found there were several young apple trees growing with a fair amount of vigor. The seeds of these apples were, no doubt, disseminated by cattle who fed upon the pomace from the small cider mills used by the neighboring farmers. Coming from the Old Country, where the making of cider was an industry on every farm, they naturally continued the habit when they settled in the new country, using the fruit which they found in the neighborhood. The most commonly cultivated tree was the Fameuse.

The climate of this district is such that only the hardiest trees will survive, and no variety had a better reputation than the Fameuse. It is fair to infer, therefore, but it is only an inference, that the trees which Mr. McIntosh found in the border of his small clearing, were mostly from the Fameuse seeds. He selected about forty of the young seedlings and removed them to a

suitable place near the dwelling house, where they grew and flourished. Apparently many of them were fairly good varieties, and satisfied the demands of the family. But one tree near the house was an especial favorite, and it was noted that extra precautions had to be taken to defend this particular tree from the nocturnal visits of the fruit-loving youth of the neighborhood. The boys having directed special attention to this tree, its reputation spread among the neighbors. They began to ask for scions from it, not only on account of the excellence of its fruit but because of the vigor and hardness of the tree.

About this time Mr. McIntosh's son started a small nursery to supply the demand which had now developed to an extent to justify this course. This nursery has been continued from that time till the present and is now carried on by Mr. H. A. McIntosh, grandson of the discoverer of the original McIntosh Red tree. The tree still stands and would undoubtedly be in full vigor had it not been for serious injuries received in the year 1895. It stood about fifteen feet from the original farmhouse which was burnt in that year, the fire scorching and completely killing one side of the tree. The other side continues to bear a few apples and scions are still taken from it.

The Ontario Fruit Growers' Association are becoming mindful of the importance of the horticultural historical spots, and have appointed a committee with a view to placing an appropriate monument that will preserve the memory of this very great addition to the horticultural wealth of the American continent.

If I should be given the privilege of adding a few words to the dignified record which will be placed on this memorial, I would certainly devote myself to extolling the possibilities of the discriminating taste of the small boy who appreciates a good apple when he gets it. Had it

not been for the enthusiasm of the boys in Mr. McIntosh's neighborhood, the virtues of the McIntosh Red apple might never have been spread abroad and the variety propagated for the benefit of all apple-lovers. I would also put in a plea for clemency for the small boy who indulges his love for apples upon fruit to which he has no right, unless we will admit the validity of that broader law of human kindness that would put us in possession of that of which we can make the best use.

The McIntosh Red, or, to conform to the best horticultural authority, the McIntosh did not find its way into horticultural literature until 1876. The American Pomological Society catalogued it in 1883, and it was only after this date that it began to figure in nurserymen's catalogues. Its virtues have been tested fairly widely during the last ten or fifteen years and its adaptability fully tested for a special dessert trade over a fairly wide range of localities. The variety is distinctly of the Fameuse group, of a most attractive bright deep red color and of the proper size for the dessert apple. The flesh is tender, delicious in flavor and possesses an agreeable and characteristic aroma. Indeed, the aroma is almost too strong when the fruit is stored in large quantities. It is so hardy that it can be grown in the Northern part of Ontario, hundreds of miles beyond the range of the Spy or Rhode Island Greening. It is, nevertheless, a prime favorite as far south as Maryland. It is being planted largely in the Okanagan Valley and other dry fruit belts of British Columbia. It is also being planted in increasing quantities in the Annapolis Valley to supersede, perhaps, the famous Gravenstein.

The variety possesses hardness and vigor of tree and excellent quality as tested by the palate. If anything can be said against it, it is perhaps that it requires delicate

handling to reach the market in safety, and is somewhat susceptible to scab. The former weakness is readily corrected by careful packing in boxes and by the use of cold storage, which is now being placed at the disposal of almost every fruit grower, and the scab can be effectively controlled by the use of the Bordeaux Mixture.

It is said of prophets that they

highest priced apple upon the markets of Ottawa, outselling the Fameuse or even the Northern Spy.

It must be confessed that its characteristics do not appeal so strongly to the English palate. Their taste has been formed upon the firmer and less highly flavored varieties, such as the Blenheim, Cox's Orange and Wellington, and it will be some time before they will prefer the McIntosh



The First McIntosh Red Tree in Canada.

Although this tree is of very sorry appearance yet it stands first among the historic trees of Canada.

are not without honor except in their own country, but the McIntosh Red cannot complain of want of reputation at home. For the last two years, it has been the

Red to these varieties. The Boston market is already familiar with it; it ranges even higher than that prime favorite of the same class, the Jonathan.

## The Utility Automobile

Conspicuous Examples of its Increasing Use

Collier's Weekly

THE trend of evolution in the business world indicates nothing more certain than that the automobile will eventually supplant the horse, not only in the larger cities, but wherever commercial activities are conducted on any but the smallest scale. In any city at the present time the difficulties of transporting merchandise are constantly aggravated by the presence of horses in the streets. In the warmer months the press of traffic and the blockading of the streets are sufficiently annoying, but in winter it is nearly intolerable. This is a day when things must be done on a large scale, if they are to be done at all. It is a day of utility, as opposed to sentiment, but it is strongly to be doubted whether the evident torment of harmless, and, oftentimes, engaging brutes has any direct relation to the credit column. Horses long since became impossible on street railways; they will presently be proscribed by law for all but the lightest kinds of traffic. This will be the first long step toward the "horseless age."

In one respect the commercial vehicle situation is the same to-day as formerly: the foremost obstacle to its universal adoption is the dearth of skilled drivers. This accounts in large measure for the prevalence of electric vehicles for city and local traffic, the electric being simpler to operate than either the steam or gasoline machines. None the less, the truth is generally dawning on the mind of our youth that a conspicuous field of opportunity has been opened up in the calling of chauffeur or motor driver. In a very few years this great fundamental objection will have been removed, and a new era of civilization will have been

begun, an age fraught with changes as great as followed the introduction of the railroad locomotive.

Sanguine automobilists are predicting rural and suburban traffic by automobile; caravans on wheels; motor trains on the highways; the railroad rebate evil circumvented by the motor-car; every man his own freight agent. That this prophecy is already on the way to fulfillment is a fact less familiar. Yet such is the case. Within the present year an enterprising concern in Paterson, N.J., has established a motor-car route between that city and New York, a distance of eighteen miles. At the present time they are running eight five-ton trucks over the route—some of them making two trips daily—and are doing a constantly increasing business carting raw silk to the Paterson mills and finished products in the opposite direction. Before the opening of another year sixteen such trucks will be in operation. Such trucks have a normal speed rating of eight miles per hour, with a possibility of twelve on a hard level road, and are capable of ascending all reasonable grades up to twenty per cent. at a minimal speed of five miles. The average fuel consumption is 22 gallons to 80 miles, with one gallon of lubricant.

Such an item is more than news. It indicates that, for short hauls at least, the motor-truck is cheaper, quicker, and more reliable than the railroad. For, in the time consumed in loading, despatching, running, and unloading a freight train, the motor-truck is well on its way with an excellent chance of arriving first.

### THE LONG-DISTANCE FREIGHTER.

The progress toward long-distance haulage is indicated by the recent action of a Mexican copper mining company, which, instead of building a railroad for transporting its ores, has constructed a wagon road seventy-three miles in length, and is now operating five heavy trucks in daily trains. The wheels of these trucks are equipped with tires twelve inches wide, regular

side of the Atlantic, in spite of all the advantages urged in its behalf. The road tractor and trailer train for heavy, long-distance traffic, as advocated by Ford and some other authorities, is also among the possibilities of the near future. America has the gasoline habit.

Heavy gasoline trucks are gaining a foothold—wheelhold is perhaps the better word—in some American cities,



A Familiar Sight in the Streets of Our Cities

road-rollers, carrying steel clips on rubber cushions. The trip is made in a day's time, with return on the following day. Although the ore is hauled in comparatively small quantities, the mine operators find the motor-truck line quite as satisfactory and considerably cheaper than building and operating a railway.

The heavy steam truck so popular in England and on the Continent of Europe still awaits its debut on this

where brewers, millers, furniture jobbers, and other large handlers of merchandise are beginning to recognize their advantages in point of economy and durability. For medium and light-weight trucking gasoline vehicles are constantly gaining in favor, and in some places are even rivalling the electrics, which, hitherto, have virtually monopolized the field. Indeed, by the use of very light vehicles of the buckboard type, the movement toward



an entirely new order of package delivery has already been begun in some of our large cities.

A certain department store in Chicago conducts all its retail deliveries by this kind of vehicle, achieving notable results in both rapidity of covering territory and in economy of cost. Formerly, in reaching points at between four and five miles from the store, an express company was engaged to haul the merchandise to a distributing depot, whence it was con-

factor at this point in the calculation.

Particularly in middle Western cities, the medium-weight truck, averaging a carrying capacity of one and one-half tons, is used to a moderate extent for local freighting and delivery. Its general adoption for these purposes is a mere matter of time, as already stated, but, if it is still necessary to compare its service and economy with the horse, a statement of actual expenditures of such a truck in service is given, as follows:

#### COMPARATIVE STATEMENT ON A ONE-YEAR BASIS.

As between a 1½-ton truck and three 3-horse wagons.

3 horses at \$150 each	\$450.00	Cost of car	\$1,600.00
3 wagons at \$100 each	300.00	Repairs	300.00
3 sets harness at \$40 each	120.00	Gasoline	111.41
Feed, shoeing, etc.	540.00	Lubricating oil, 40-mile day	45.00
Wagon repairs	25.00	Hard oil, 40-mile day	4.00
Harness repairs	15.00	Driver at \$2.50 day	750.00
3 drivers at \$2 a day	1,800.00	6 per cent. on difference in investment (\$750.00)	43.80
	\$3,255.00		
	2,854.21		\$2,854.21
	\$ 399.79		

veyed by horse deliveries to the various addresses. According to figures furnished by this firm, the average cost per package delivered was 15 cents, which, with an average of 150 packages, totalled an expenditure of \$22.50 per day. This was additional to the local deliveries. By the use of the light gasoline deliveries, with a capacity of 800 pounds each, this expenditure is equalled only in a week—that including wages and up-keep—and the local distributing depots have been abolished. Furthermore, each of the gasoline cars makes two trips in each week-day over an average distance of 160 city blocks and three on Saturdays.

Each of these little cars delivers, on an average, 900 parcels per week at the rate of 2.4 cents each, which represents a total saving of over 600 per cent., quite an item on a yearly expense account. The selling price of each car is about \$400. Our enterprising merchant could save that in three and one-half weeks out of the expenses of the express wagons alone. The horse becomes a disappearing

This statement shows a saving of \$395.79, including the wages of two men and the care of two wagons. This figure could probably be increased were the bulk of the business larger. Such a truck, if well handled and kept constantly at work, would be found capable, on occasion, of supplanting three double teams, or six horses.

Probably the largest private use of the gasoline truck at the present time is found in the passenger vehicle or sight-seeing 'bus. For this purpose the gasoline machine is rapidly crowding the electric in nearly every city in the United States. One manufacturer reports an increase in demands for trucks of over 200 per cent. within two months, the bulk of orders for passenger vehicles. In New York City over a score of these cars run regularly from points in Manhattan to Coney Island and other pleasure resorts. In other parts of the Union the use of the gasoline 'bus for inter-urban passenger traffic is on the increase. In parts of the South, for example, where "Jim Crow" laws hold sway, enterprising colored capitalists



A Record Load of Casks



A Truck for Heavy Draft Work

are establishing motor-car routes, run on schedule time, for the exclusive use of people of their race. Already there are signs in several directions that motor-car lines will presently be preferred to interurban trolley systems for both passengers and freight. A Western manufacturer, who makes a specialty of such vehicles, reports that one of his cars, capacity twelve passengers, recently made a test run of over 100 miles, fully loaded, at the rate of 22 miles per hour over sandy

apollis ambulance showed it capable of replacing three wagons and nine horses. It was in operation within eight seconds after a call, and had run 104 city blocks in 20 minutes' time. A test for gasoline capacity showed running power of 185 miles on 12 gallons at 20 miles per hour.

A gasoline ambulance and patrol wagon has been in use in Springfield, Mass., for nearly three years, and, according to official statements, has greatly added to the efficiency of the



A Passenger Motor Car

roads through a hilly country, without accident or stops, for adjustment. Many interurban trolley cars do little better than this.

An interestingly hopeful feature at the present time is the increasing use of the motor-car by public institutions and municipal departments. Electric ambulances are in use in several American cities, and gasoline ambulances have recently been ordered by the police departments of Indianapolis, Chicago and New York.

A recent official test of the Indian-

police department. In the case of a serious automobile accident at a point five miles from the city, the victim was safely in the hospital within thirty-five minutes from the time of summoning relief by telephone. This same vehicle, used as a patrol wagon, has a seating capacity for fifteen. It has proved extremely efficient in assembling conventions of people who are not good, rendering police raids in various parts of the city virtually simultaneous.

## North to Great Slave Lake

By S. E. Sargent in National Sportsman

IN Canada is found to-day a population of some 110,000 Indians and, forming a part of this number, away in the far North, bordering on the Arctic Circle, is congregated some 4,000 of these, being known as the Yellow Knife Slaves and Dog Rib tribes. Needless to remark, these Indians are the nearest to the oldtime savage in habits and customs and sometime I hope to give you a description of these peoples, living next door to the Esquimaux, and tell you some of their interesting legends and beliefs. However, it is not my purpose herein to dwell on the Indian generally or on any tribe in particular, but to endeavor to describe in a limited space the trip covered by Mr. Conroy annually when traversing from Edmonton, the point where railroads and modern civilization is left for the virgin country to the North, to the reserves bordering on Great Slave Lake.

The City of Edmonton is in the calcium light of importance to-day as being a centre towards which travel thousands of settlers and men who follow their wake into new countries. Once not so very long ago, Edmonton was merely a Hudson's Bay Post; it was only a very few years ago that I visited there when it was only a small town, a village in fact, set out in one of the most beautiful locations I have ever seen in this Western world. Now Edmonton is a beautiful little city of some 12,000 or 14,000 inhabitants and growing with leaps and bounds; it is undergoing the transformation previously experienced by Winnipeg and a few other western cities. To-day it is a revelation

to visit this place; now a city of boulevards, fine buildings, and with an excellent system of water works. It is here we outfit and possibly nowhere else, even in New York, Chicago, Montreal or Winnipeg, could we obtain anything required that cannot be had in Edmonton; there are the Hudson Bay Company and Revillon Bros. to help us and as these people have made it a business for years to supply parties bound on similar trips, it is not to be wondered that they are par excellence. Northward from the City settlement is fast opening up the country, where but three or four years ago, only the wild animals and birds lived. Gradually, however, we leave these signs of humanity and ere long strike into that newer West, where yet only the Indian and white hunter and trapper are encountered.

The route from Edmonton to the Athabaska Landing, on Athabaska River, is by trail and is a much used one. A second trail lies cross-country from Edmonton to St. Johns, B.C., a very old H.B. Post, some 600 miles. On this latter route the country encountered west from Lac St. Ann is dotted with timber, which will prove of value in the near future; also a considerable amount of muskeg is met with as well as much open prairie until the Athabaska River is arrived at. Here there is a fringe of trees varying from one-half to two miles in width which runs alongside of the river. This timber, spruce of a large size and cotton-wood (known also as the black-bark poplar) will eventually be most valuable. There is also a second growth of the common pop-

lar which will shortly prove of great value as pulpwood. This timber belt is the home of all kinds of game and of the fur-bearing animals—moose and the black-tailed deer, martin, mink, wolverine, lynx and various other valuable fur animals live here in hundreds. Many deer are seen while crossing the river, and I believe it will be the hunting paradise of America so soon as sportsmen learn of the game to be had and when they can manage easily to get into the country.

The route lies across the Atha-

centre and from thirty to forty feet breadth at the base. There are but few remaining to-day and little recent beaver work was noticed.

We now cross just west of Sturgeon Lake and the trail leads into the famous Smoky River Country. The banks of the Smoky River are very high and the black, the brown and the grizzly bear all dwell throughout the region, as well as many other fur-bearing animals. In fact this territory is one of the greatest fur districts in the Northland. Once the buffalo roamed the



Yukon Boats Carrying Hudson Bay Company's Supplies on the Peace River.

baska where it is joined by the McLeod River. Westward it travels, where the country met with is broken and hilly for some miles, when it develops into open tracts of prairie and beaver meadows. These beaver meadows are a most unique sight and give the impression that at one time they were the greatest beaver resorts in the world. Immense dams yet remain; some of these run from one and a half to two miles in length, are from fifteen to eighteen feet high in the

Smoky River territory in thousands. One small opening encountered was literally covered with the dried and whitened bones of these now practically extinct animals. On questioning an Indian of the locality regarding this scene, I learned that some 30 years ago there had been the worst snow storm within memory of the inhabitants of the country. The ground at the time was not frozen and this heavy body of snow when struck by one of the Chinook winds, so prevalent to this

## NORTH TO GREAT SLAVE LAKE.

belt of territory, melted in a few days into a mass of water which, when the wind veering into the north again, froze into a solid field of ice. Consequently the buffalo were unable to find sufficient food to maintain life and they died literally by hundreds.

Still westward the country appears to be one suitable for agricultural purposes, in fact it is a fine farming territory, and is dotted everywhere with clumps of timber. Crossing the Pine River, a river

anywhere. Only one rapid is encountered on the route between the Rockies and Lake Athabaska. Here it was necessary to land and unload, walking round and shoving the raft out into the current, to be taken willy-nilly to the lower end. Strange to relate, although warned that it would never run this fall and come out save in pieces, the old raft arrived at the lower end and was caught with no damage save that the bark flooring had been washed away, necessitating a delay of a



A Group of Yellow Knives on Pay Day.

similar to the Smoky, with its high banks, well timbered, the route strikes the famous Peace River, and St. Johns.

From St. Johns the trail lies by water (the Peace River). At St. Johns a large raft some 24 by 18 feet was built and a tent 12 by 14 was erected on it with an awning in front. Traveling night and day, save for stops at the various points met with on the river's banks, northward we moved on one of the most enjoyable pilgrimages in America, on one of the most beautiful rivers

few hours to repair, when the run was recommenced.

From now on the progress was slower as the current was more languid than heretofore. Never a day passed but that both large and small game were sighted—bear, moose and caribou; duck, geese and swans, the latter in myriads. Nowhere have I ever seen the water fowl in such numbers. There seemed to be millions of them. I marvel at their decrease on our eastern waters.

Onward we floated, the river wid-

easing in places to a mile and a half; the banks were lower and shelved away from the river in great contrast to the bluffs and rocky hills met with earlier on the run. The country had every appearance of being an ideal agricultural territory, as the altitude is low and the sunlight long, giving perfect conditions for the growing of wheat and other cereals. I noticed that the bunch grass (buffalo grass) here grows much coarser than that encountered farther to the south.

From a point here on the Peace River, known to the Indians as "Peace Point" or "Province Point," northward to the southern shores of Great Slave Lake, is the country of the wood-buffalo. From information given by the Indians, Fort Resolution of the south shore and Fort Smith, on the Great Slave River, are the boundaries of a country containing to-day some 300 of these animals. Three specimens were seen last year by Mr. Courroy, the Inspector, and, in fact, he obtained two of them for the Exhibition branch of the Canadian Department of Agriculture and these are now being mounted in England for exhibition purposes. They are much larger than their kindred now practically extinct, the prairie buffalo or bison. I did not see any myself, but have had an opportunity of viewing the specimens in the Geological Survey branch of the Canadian display of animals and birds.

Onward from Fort Chipewyan the route crosses Fond du Lac, an old Hudson's Bay Post and where yet may be seen many bales of furs collected annually by the Indian trappers for shipment to England. Here has been for decades and is yet, the meat post for this northern country. From time immemorial until last year, when, it is stated by the Indians, the snow lying to the far North was too deep to permit it, caribou have traveled south from the barren lands in their annual migrations.

The northern caribou is a small

animal, averaging some 80 to 100 pounds in weight; their flesh is as good, and I feel almost inclined to state better even than that of our eastern caribou. They come down in such numbers that they can be shot from the lodge doors. In fact one Indian told me he had so shot 14 from his tepee. As a rule the Indian hunters travel northward to meet them and turning back harry their flanks till they reach their southern limits, following them back as far north as they dare go. While thus engaged, the Indians live upon the flesh of those killed and also dry hundreds of pounds for winter use. As a consequence, when, as last year, this migration fails to materialize, the Indians are in a bad way, as they depend on this for their winter food and without it they naturally suffer. I do not know just how many hundreds of pounds of caribou is thus dried, but the quantity is enormous. It will be remembered that the ill-fated Hubbard and Dillon Wallace had as the end in view, when entering upon their expedition through Labrador, the annual caribou hunt of the Montagnais Indians, who annually travel from the Lake St. John Country, in Quebec, away north to James Bay and meet the caribou there in their migration. Nowhere in America can anything similar to this caribou hunt be seen to-day. It resembles more or less the oldtime hunt of the hison, but I understand that in spite of the great slaughter yearly the caribou seems to return in as great numbers on each succeeding migration.

From Fort Chipewyan, on Great Slave Lake, a H. B. Company's steamer runs across and up the lake, carrying supplies, etc., to the various posts. The lake is a grand expanse of water, clear, cold and sparkling. Here we are entirely removed from signs of "civilization." All is virgin and the men encountered, save for the few H. B. Company's officials, are Indian trappers and hunters, with a few "whites,"

who are more Indian than white. It is one of the most pleasant trips on the continent from Edmonton all the way to the lake. This country will soon be filled with settlers, towns and villages, and then the game will, as always has been the case, be pushed further north again. The Canadian Pacific Railway takes you to Edmonton in modern cars with every comfort. Soon the Transcontinental will push through the heart of this region and convey thence the Anglo-Saxon settlers,

here in thousands and yet more thousands, its scenery is unique and grand once a sunset is seen in this far away north it will ever be remembered and the sunsets of Switzerland and even of our northern lakes in Ontario and Quebec are insignificant by comparison. The railway service is as good as anywhere on the continent, and the C.P.R. deserve credit for its enterprise in this matter.

I might go into the formation of the country in this far away north,



Typical Esquimaux Costume.

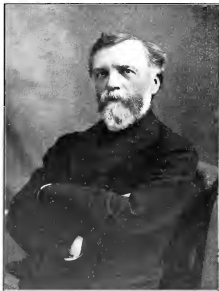
with their energy and modern ideas; soon it will develop into a most respectful, modern tract comprising thousands of square miles—you must remember everything is "big" out in the great West.

Nowhere else in the world to-day can be found a similar state of affairs as exists in the Great Slave Lake country as regards game and "virginity of nature," if I may coin the expression. This trip means several thousand miles' travel. It cannot be properly classed with any of our newer game grounds in this respect. Game and fish abound

but time will not permit a detailed reference to this matter. Sufficient to say that the rock formation found in the Temagami and Cobalt districts stretches clear across the continent, and at Great Slave Lake there is assuredly mineral bearing quartz, which ere long will yield millions of dollars to those who search old earth's surface and delve under it. I candidly believe mineral worth untold millions is buried there, and it would not surprise me if one day it should become a second Klondyke.

## The Northern Packet

By D. J. Bushan



THE LATE HON. J. I. TARTE

When the inside history of the last fifteen years is written, it will be found that the late Mr. Tarte did more than any other man to foster the aggressively progressive policy which is making Canada the country of the twentieth century. Mr. Tarte had an overwhelming enthusiasm for Canada and her future and the great change the Federal Government ought eventually to do to build up a great nation. It was perhaps fortunate for him and for the country that his two chief colleagues, Laurier and Borden, were naturally associates, but at the same time quick to naturalized and grasp a situation presented to them. He inspired them with his ideas, and before he left the Cabinet he had the pleasure of seeing the Department laid for a campaign of development such as no other country has ever experienced. Mr. Tarte once remarked to a group of friends that no man should be allowed to be a member of Parliament, until he had seen the Dominion from coast to coast. There was a good deal of common sense in this remark.

No three men in Canada have been so severely and sometimes brutally criticized and even persecuted by the press and by politicians as have the late Hon. Mr. Tarte, Prof. Goldwin Smith, and W. F. MacLennan, M.P. Independence of thought, and breadth of view, have been the outstanding characteristics, and persistence the profession of all three. In many other respects there have been very similar. They have been associated with both parties, yet they have never wavered from their own self defined principles. Mr. Tarte and Mr. MacLennan never swerved from their policy of the protecting of Canadian industries or Mr. Smith from his Constitutional Union ideas promulgated a generation ago. Public office and performance have been abandoned or refused by them because of their advocacy of the principles which they thought were in the best interests of their country. We may differ from them strongly—and a very large number of us do—but we must all admit their greatness and their belittled. And are brilliant and enthusiastic journalists. They are the natural products of a newspaper office.

THE mails for the great inland wilderness of Northern Canada during the winter are distributed through four wonderful channels of communication maintained hitherto by the Hudson's Bay Company, and known as the packet routes. These are the Mackenzie River, the English River, the York Factory, and the Moose Factory mails, and by them and their ramifications even the most remote posts are reached; and the news of the civilization carried at long enough regular intervals to those who hunger for it in their terrible isolation within the almost inaccessible wilds.

The simple official announcement to the effect that the mail for the far north will close in Edmonton on a stated date conveys to the uninitiated no conception of the dangers and difficulties which beset the gallant couriers by whom it will be conveyed in safety across the dreary, trackless wilds; and no conception of the wonderful organization of the Hudson's Bay Company which makes it possible to maintain communication between civilization and the lonely missionaries, trappers, police and prospectors around the posts in the great lone land, hundreds and hundreds of miles beyond the outmost fringe of the frontier. Yet so perfect is the organization of that grand old commercial institution, even though the system is simplicity itself, the time-table under which the couriers operate has scarcely varied for centuries. Of course, accidents have happened and tragedies occurred, but these are unavoidable or are incidental to an undertaking so hazardous and so arduous as "mushing" through the

wilds in the middle of winter. Sickness may overtake the driver insured to other hardships, his gun may be accidentally discharged, his axe may glance when preparing wood for the camp fire or his dogs may die when the nearest post which affords relief or assistance is fifty or perhaps a hundred miles away beyond a trackless waste of snow and forest. The horror of such a situation can be realized without any stretch of the imagination. But these are painful possibilities, even probabilities, which are faced every day in the year and laughed at by the light-hearted heroes who carry the packet to the exiles of choice in the Arctic.

### THE FOUR PACKETS.

The four packets previously referred to start from different points at different times, but until the Government assumed the duty of delivering the Fort McPherson mail in November, 1906, all were made up under the direct supervision of the officers of the Hudson's Bay Company at headquarters in Winnipeg. This has always been but a part of the wonderful business system of the company which has been the foundation of its commercial success throughout nearly three centuries and which has enabled the heads of departments to communicate their directions to the factors and traders at the outlying posts. All matters pertaining to the company's affairs, the accounts of the various posts, the orders and invoices for goods and the correspondence have always been completed and despatched according to schedule to the several points from which the couriers leave.

The Mackenzie River packet is finally made up at Edmonton, that for English River at Prince Albert, for York Factory at Winnipeg, and for Moose Factory at Mattawa. The last three mentioned are seldom referred to and their existence is scarcely known even to the majority of Canadians although they serve a territory larger than the continent of Europe.

The destination of the English

peg on or about December 10 in each year; and if no untoward difficulties are encountered usually is delivered at its destination during the last week in January, though not infrequently better time is made. York Factory is 600 miles from Winnipeg by a direct route, but the couriers, of course, traverse a distance much in excess of that mileage. They have six posts of call in the course of the journey.



LORD STRATHCONA  
Governor of Hudson Bay Company

River packet is the Hudson Bay Post at the northern end of Reindeer Lake, on the edge of the Barren lands and 500 miles from Prince Albert.

The Norway House and York Factory packet follows one of the most historic routes of the traffic of the Hudson's Bay Company, its terminus having been for an age the only seaport of the fur trade of Rupert's land. This packet is closed and despatched from Winni-

The Moose Factory packet, which leaves Mattawa serves a vast territory, as it is met at Moose, 700 miles from the point of starting, by couriers from posts on both sides of that great inland sea, the Hudson's Bay, and by them it is distributed far and wide. Indeed, each of the packets is met thus by couriers from other points in the several districts and by them the distribution is completed.

But it is the Mackenzie River

packet that takes precedence. Hitherto it has started first and traveled furthest; and there has always been much to wonder over as to the experience gone through by a despatch box from Edmonton which was carried from post to post, first down the Athabasca, then the Slave, and then the whole length of the mighty Mackenzie, one set of carriers succeeding another, until it was finally deposited with the sturdy old Hudson's Bay official in charge of Fort McPherson, in latitude of 68 north, 50 miles within the Arctic circle, and a distance of 1,954 miles from the point of starting. There are fourteen post offices along the route, namely: Athabasca Landing, Fort McMurray (or Fort McKay), Fort Chipewyan, Smith Landing, Fort Smith, Fort Resolution, Hay River, Fort Providence, Fort Simpson, Fort Wrigley, Fort Norman, Fort Good Hope and Fort McPherson.

Ever since the earliest days of Fort Garry this packet has been surrounded with almost a halo of interest. In those bygone days it was despatched from H. B. headquarters, and pioneers yet speak enthusiastically of the interest which centred in the toboggan sled in which it was carried behind the team of four "huskies" accompanied by two couriers dressed in the picturesque costumes characteristic of their calling. This consisted of a gay blue cloth capot, L'assomption belt, bead bedecked leggings and headdress and their sleeping bags. There was nothing out of the ordinary in outward appearance to distinguish them from scores of others which came to and departed from Fort Garry. It was the little packet stamped "H.B.C." Fort Simpson, Mackenzie River district." that was the mark of distinction; for it meant that the couriers du Bois who accompanied it must spend weary months on the trail to the frozen north before the last letter was finally delivered probably away within the Arctic circle.

#### CAREFUL RECORD KEPT.

A careful record of the various packets while in transit is kept and filed in the office of the commissioner in Winnipeg. Each of the company's officers at the various posts touched en route both going and returning, is required to fill in a time sheet provided the exact hour of arrival and departure of the mails and to attest to the same with his signature. The following way bill of the packet for York Factory



C. C. CHIPMAN  
Commissioner of The Hudson Bay Company

gives a correct idea of the attention to detail required of its officers by the company, and of the care devoted to the discharge of duty in delivering the precious packet, though it does not attach the merited meed of praise to the heroes of the great unblazed trails in the white lone wilds who seem to travel with an instinct almost as unerring as that of their faithful dogs.

One of the first of these official charts of the H. B. Company is a matter of great historic interest. It is referred to by Sir George Back in his book on "The Great Fish River," a

work that covers his travels with the Mackenzie River packet in 1833-4, when he was in command of an expedition sent to search for Capt. Sir John Ross, who, with his ship had been lost in the Arctic four years previously while looking for the Northwest passage. When away almost on the verge of the Circle, Back received a message through the medium of the packet informing him that the object of his search had escaped from his perilous sojourn in the frozen North in an almost providential manner, and had returned to England. In his re-

turn packet by which this is sent will be forwarded to your address in duplicate; one copy to Montreal, to be transmitted from post to post by the Grand River, and the other by the American mail, to the care of the commanding officer at St. Mary's. It contains letters for Capt. Back, apprising him of the arrival of Captain Ross in England, and it is of great importance that he should receive this information before his departure from his winter quarters.

I am therefore to request that the copy which first reaches you be sent

**WAY BILL OF PACKET FROM WINNIPEG FOR NORWAY HOUSE AND YORK FACTORY.**

POST	ARRIVED		DEPARTED		SIGNATURE
	Date	Hour	Date	Hour	
Winnipeg .....	1888	.....	Dec. 12	5 p.m.	
Dog Head .....	Dec. 19	2 p.m.	" 20	7 a.m.	
Berens River .....	" 22	5 "	" 24	8 "	
Peplar River .....	" 25	8 "	" 26	12 "	
Norway House .....	" 29	3 "	" 31	9 "	
Oxford House .....	Jan. 5	10 a.m.	Jan. 7	8 "	
York Factory .....	" 16	4.30 p.m.	.....	.....	
York Factory .....	.....	.....	Feb. 11	5 a.m.	
Oxford House .....	Feb. 21	9 p.m.	" 22	9 "	
Norway House .....	" 26	7 a.m.	" 30	4 "	
Peplar River .....	" 31	7 p.m.	April 1	6 "	
Berens River .....	April 2	3 "	" 3	8 "	
Dog Head .....	" 6	9 "	" 7	10 "	
L. Fort Garry .....	" 9	6 "	" 10	8 "	
Winnipeg .....	" 10	1 "	.....	.....	

ference to this Sir George Back says:

"The extraordinary despatch with which this letter was transmitted is worthy of being recorded, and I have, therefore, in the appendix given a few particulars which will be interesting to the reader."

(Appendix X, Sir George Back's narrative.)

Hudson's Bay House,

London, Oct. 22, 1833.

Angus Bethune, Esq., Chief Factor,  
Etc., Etc., St. Mary's:

Sir,—I am directed by the governor and committee to acquaint you that

on to the next post by a couple of the most active men you can find without the delay of one day at St. Mary's, and that it be forwarded in a like manner, accompanied by this letter, with the utmost expedition, from post to post, via Michipicoten, The Pic, Fort William, Lake la Pluie, via Riviere and Roseau to Red River, thence to Fort Pelly, Carlton, Isle a la Crosse, Athabasca and Great Slave Lake, until it reaches its destination, where if due expedition be observed, it ought to arrive early in April.

The governor and committee further direct that the officers of the different posts do not, on any pretence



At Lower Fort Garry

whatever, detain the packet, and desire that the date of the arrival and departure from each post, signed by the officer in charge, be endorsed on the back thereof, and also that the messengers from each post be instructed to proceed to the next without attending to any directions they may receive to the contrary from persons they may meet en route.

And when the second copy of this packet gets to hand at the Sanit, let it be forwarded in a like manner.

I am, sir, your most obedient, humble servant,

W. SMITH, Secretary.  
(Letter Endorsed.)

Received at The Pic 7th of February, 1834. 8 p.m. Thomas M. Murray, C. trader, Hudson's Bay Company.

Left The Pic 8th of February, 6 a.m. Thomas Murray.

Received at Long Lake, 13th February, 1834, at 11 p.m. Peter McKenzie, clerk Hudson's Bay Company.

Left Long Lake, 14th February, 5 a.m. Peter McKenzie.

Received at Lake Nipigon, 16th February, 10 p.m. John Swanson, clerk, Hudson's Bay Company.

Left Lake Nipigon, 17th February, at 5 a.m. John Swanson.

Received at Fort William, 21st February, 1834, at 11 a.m., and left Fort William 3 p.m. same date. Donald McIntosh, C.T.

Received at Boies Blanc, 25th February, 1834, at 1 p.m., and left Boies Blanc at 4 p.m. same date. John C. McIntosh, clerk, Hudson's Bay Company.

Received at Lac la Pluie on 2nd March, 1834, at 6 a.m., and will leave at 7 a.m. same date. William Sinclair, clerk.

Received at Carlton on the 2nd of this post at 1 o'clock noon, the same date. I. P. Pruden, C.T.

Received at Fort Chipewyan, 21st April, 1834, 4 p.m., and will start at 3 a.m. on the 22nd. L. Charles, C.F.

Received at Great Slave Lake, 26th April, 1834, 11 a.m., and will leave April, 1834, 7 a.m., and left on the 30th at 4 a.m. J. McDonald, clerk.

Thus is chronicled one of the most remarkable overland journeys ever accomplished, and well may Sir George Black regard it as worthy of being handed down to posterity through the medium of his book.

#### MEETINGS OF THE COURIERS.

The meetings of the couriers at the packet posts are gay and festive reunions, a relaxation from their arduous duties, brightened always by the reception of news from the distant homes in the outside world. They are invariably marked by a feast, for to the white men in their winter isolation packet time is the one occasion of the year for making merry. The few luxuries they have are carefully hoarded for the "Packet Supper," and if they have not wine to drink or walnuts to crack there is no dearth of news to discuss, for some six months of the world's work comes under review. To look back but a few short years we are told how the battles of the Transvaal War were fought over again and again at many a northern post, months after they had actually taken place. He who enjoys the privileges of civilization may think with some degree of sadness of the weary waiting and of the hope deferred which maketh the heart sick, of these men who heard of the investment of Ladysmith, of Kimberley and of Mafeking in January, and knew no more of the progress of the events of that cruel war until the following midsummer. Their loyalty was as strong as ours, their sympathies as warm and true to British institutions, for it was in the Far North that the germ of British Empire in Canada was sown, and their anxiety for the success of our arms and their regrets for those who fell were manifested by many a generous subscription to the Patriotic Fund, which the packet couriers brought out.

#### ONWARD MARCH OF CIVILIZATION.

However, all this is but the outgrowth of the historic, heroic past and the onward march of civilization proclaims the dawn of a new era. Already the shriek of the locomotive is

heard where but a few short years ago the musher and the cart driver were the only means of transportation, and the railways are being pushed further and further into the wilds as the wealth of those great regions in minerals, in petroleum, asphalt, fish and furs is revealed by the success of prospectors. Within a short time the rails of the C.N.R. will be laid as far as Athabasca Landing; while away east of Prince Albert another branch is piercing the forests with Fort Churchill, on the shores of Hudson's Bay, as its goal. This remarkable extension of railway facilities within recent years has, in a great measure,

organization has been perfected by the company and the expense has been cheerfully born by them also.

But the responsibility for the forwarding and distribution of the mails for the important Mackenzie River district has been gradually passing from the Hudson's Bay Company to the Federal Government as is proper. The company having paved the way, its organization renders government action possible as well as necessary. For several years past the post office department has forwarded and distributed the mails as far north as Athabasca Lake and Fort Chipewyan, and throughout tributary territory into



An Old Time Trading Post

solved the problem of communication. But for many years to come the packet service will be the only one known to the little communities around the remote H. B. posts, and many of these will never know any other. They must remain dependent on the service of the Hudson's Bay Company—a service which has been always freely given, one which has been a mighty factor in the life and work of the missionaries especially, and one which effectually contradicts the prevailing idea that sentiment has no place in the business and commercial life of the twentieth century. The

which treaty extensions have been made by the Indian department. The service was extended gradually as conditions seemed to warrant it, and on November 29th, 1906, the first government packet was sent through to Fort McPherson. Since then another step forward has been taken and this year an effort is being made to organize the route thoroughly under the direction of the deputy postmaster-general. Already one mail which left Edmonton on the morning of November 29th, the same date on which it has left for years, is well on its way to Fort McPherson. With the ex-



ception of the first 100 miles, the entire trip will be made by dog train, relays being secured at the several offices at which the couriers are obliged to call. Terrible cold and privations must be faced on the journey, for at times the thermometer will drop to 60 below zero as they approach the Arctic Circle, and the lone travelers will be forced to face the fierce blizzards that sweep down from the North and "the wind from Thule that freezes the word upon the lips." They cannot, of course, carry provisions necessary for such a trip, but must to some extent depend upon their success as hunters for their food. The husky dogs which compose the trains are fed on frozen fish and tallow, and to see those sagacious brutes lie down in the snow to receive their peculiar food is an impressive sight for a tenderfoot. Neither bread nor any other necessities of civilization which are luxuries on the trail will find a place on the frugal bill of fare of the voyageurs. Their drink will be a billy of tea made from snow water, melted over the camp fire, and their bed a blanket and sleeping bag beneath a little canvas tent. Occasionally they may enjoy the luxury of spruce boughs, but like their dogs, as a rule, their cheerless bivouac is the snow or the frozen ground, with their pipes as the only source of consolation or dissipation. However, the time for rest allowed themselves along the trail by those couriers is really remarkable in its brevity, considering how strenuous is their occupation.

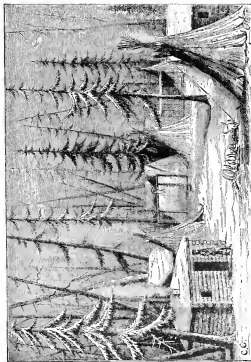
This year the government is instituting an innovation which might even be dignified with the term of free rural mail delivery in the Arctic, inasmuch as the couriers are requested to deliver letters to settlers and others living along their route. This has been done with a view to saving those people the unnecessary hardship of traveling long distances to the posts to secure their mail, and will be a boon to the scattered residents of the north which none but they can fully appreciate.

It is necessary to limit the mail matter for the packet to letters only, and

owing to circumstances which will be apparent the letters may be registered but not insured. Preference, however, is given in making up the packet to registered matter, and afterwards the letters are given precedence according to the date of posting.

Though now reorganized as a government enterprise the same organization which has delivered the mail in the past is still availed of. The government evidently appreciates the fact that the experience of the pioneers in northern travel and their devotion to duty goes far to relieve responsibility which they are now assuming. Only as development progresses and the hardships to which these pioneers were subjected become more apparent to the masses can a full appreciation be formed of the important part this grand old company played in transforming what was supposed to be icebound deserts into the most renowned wheat fields of the world. When in years to come the great northwestern regions are traversed by railways and the delivery of mails to what are now the most remote districts becomes an important arrangement of detail, it is to be hoped that the landmarks of the past will continue to bear evidence of the difficulties overcome by the employees of the pioneer company whose experiences will ever be valuable to the government and the inhabitants of the Far North so long as the present mode of transportation is a necessity.

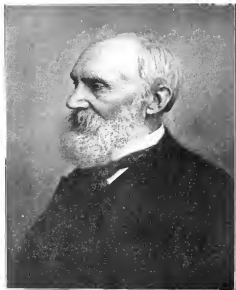
This extension of the mail system is but a step on the threshold of development of the North, but a fingerpost of progress pointing to the future when the wonderful resources of the "great lone land," which, until a few years ago was a sealed book to all save the servants of the Hudson's Bay Company, will have been exploited and the railways will have supplanted the picturesque dog trains and the gallant couriers who carried the packet post, giving a daily instead of a semi-annual service, and carrying to the markets of the world a wealth of furs and fish, and the products of the forest and the mine.



Hunter's Camps in the Far North

## Hetty Green: Mistress of Finance

By Mabel Potter Dagget in *Broadway Magazine*



LORD KELVIN  
What He Has Done

It is useful to be great. Lord Kelvin has left behind him a record of usefulness unequal by far even. What he has done for the scientific world is incalculable. His work has received the unqualified recognition of the whole world. He was fortunate in having his great work appreciated.

Lord Kelvin's study name is Thomson. Young William Thomson entered Glasgow University at the age of ten, when it was by no means an unusual thing in those days. At the age of seventeen he was transferred to Cambridge, from which university he took his degree four years later. His serious life work Thomson started with Reginald in Paris, where the latter was conducting experiments on steam, from which he deduced his well-known theories are founded. From France, Thomson returned a few years later to fill the chair of Natural Philosophy at Glasgow University.

The life-long industry of Lord Kelvin is attested by the collection of over two papers with which he has enriched scientific literature. The most brilliant of these was on the connection of heat with power. Another important feature of his work was electrical measuring instruments, the principles among which is the world-wide known Kelvin balance. Navigation is another department of scientific life, which is under a heavy debt of obligation to him. The improved and simplified modern mariners compass owes its origin to him. But his achievements are too numerous to enumerate.

Men have straggled to make Active, with some of the other great scientists, but his was one of those rare characters who simply shared the idea of competition, and now that he has passed to the Great Beyond, the world has the consciousness of losing a great career worthily ended.

If you have been a part of the hurrying throng that daily jostles down lower Broadway, you may have seen her. Such a lonely little figure! A withered leaf, it seems strangely tossed in the great financial current. Follow this little old woman in rusty black and see her enter the Chemical National Bank. She is not the scrubwoman. The scrubwoman has no clothes of such ancient date as hers, the alpaca gown that has weathered many seasons, the black woolen cage that has shaped itself to the shoulders as they have bowed through the last ten years, and the tousled bonnet with its little bunch of flowers that faded with the millinery of many summers past.

Yet she has made no mistake in entering here where the atmosphere is crisp with the ways of the business world and metallic with the sound of money. For 101 office boys and clerks and men higher up stand obsequiously aside as she passes. The bowed gray head turns neither to the right nor the left as she walks straight on. With assurance her hand rests on the gate that leads inside beyond the brass-barred windows to a mahogany roll-top desk. This is her office.

The shabby little old woman who has just passed from view is worth \$60,000,000, even \$100,000,000, some estimates say. She is Hetty Howland Robinson Green, greatest mistress of finance the world has ever seen. Seated atop of her huge yellow millions, a wrinkled old woman, the financial limelight of a continent plays about her as she directs the destinies of men and of corporations. There is power in the pen-

stroke of her aged fingers, the thin old fingers that are busy, busy all day long cutting coupons and signing checks. She has more ready money at her command than any other one individual. Wall Street waits on her coiffers. To the old-fashioned mahogany desk comes a procession of bank presidents, hat



The Jovial Edward Green, Jr.

in hand, railroad magnates, bowing low, and rich directors humbly making obeisance. Even the city of New York in need has brought its plea to her, its richest citizeness. Coolly, calculatingly, she listens, balancing want and entreaty with a grim nicety of judgment. Then she drives her bargain shrewdly.

They get her money and they pay her price.

So rolls up the fortune for which she has long been famed as the richest woman in America. There is the possible exception of Mrs. Russell Sage, but hers was amassed by her husband. In all history there has been no other woman who, by the exercise of her own ingenuity, has made so much money as this supreme financier.

#### LEAST HAPPY WOMAN IN NEW YORK.

Yet the Midas touch that has fairly encrusted her life with gold has been a fatal gift. For Hetty Green

heart under a new spring gown, the butcher from whom she buys chuck steak at twelve cents a pound has a better Sunday dinner, and her neighbors in a Hoboken flat, when they go on a Coney Island outing, brighten the monochrome of existence with more of color than varies her drab days.

Poor Hetty Green, least happy woman in New York! Her husband, who died a few years ago, she completely eclipsed in individuality. Her daughter Sylvia's personality is subordinated entirely to hers. But there is one smouldering heart-in-

sent generation raises a smile at her parsimonious eccentricities.

#### ONCE A NEW YORK BELLE.

But it was not always so. Once Hetty Green was young. She was brilliant and beautiful, one of the belles of New York and Newport and Saratoga. The eligible men of the day were at her feet, and one in the Far East who had heard of her reign as the daughter of a merchant prince of America was on his way to woo and to win her. There is a portrait of that Hetty, a photograph, across the back of which is written:

Miss Hetty Howland Robinson at 26. Taken on the way to dinner at Saratoga to be given by ex-President Van Buren and his son, John, to Lord Althorp, afterwards Duke of Northumberland; Lord Harvey; Col. Scarlett, afterward Lord Abinger; and Captain Tower, of the Coldstream Guards. Was matronized by Baroness Stoeckel, wife of the Russian Ambassador.

An old beau of the sixties who danced with her that night says with reminiscent wistfulness: "She was most charming. Her hair was very brown and her eyes were very blue and the necklace of pearls that she wore was not whiter than her slim young throat. Then her laugh, that rippling, delicious laugh, I hear the music of it yet!"

From this portrait of Hetty Robinson look to the Hetty Green of to-day, with the faded eyes that are done with sweet smiling, and the stern mouth that is hard with the tired lines about it. A story beginning with romance and ending with pathos—stranger than fiction is this chronicle of a curious career.

For this woman of wealth, who lives like a pauper because she prefers to, comes of a family that has had social position and riches unlimited for generations. She reads her title clear to the Mayflower passenger-list, and her ancestral shield is starred with Colonial governors. She was born in New Bed-

ford, the town that her forefathers founded and in which they made their fortune in the whaling industry. She was the daughter of Edward Mott Robinson and Abby Howland. New England, to this day, smoothes its apron complacently and adjusts its spectacles proudly as it adds, "She is a Robinson of the Howland Robinson line and a Howland of the Round Hill Howlands, you know."

It was on November 21, 1835, that a little daughter came to the great stone mansion on Pleasant Street, New Bedford, and to a most pleasant heritage, it seemed. "Such a fortunate child," the neighbors sighed almost enviously, "with a father the richest man in Massachusetts."

She was sent first to a famous Quaker school kept by Eliza Wing, at Sandwich, Cape Cod, and later for a final polishing to a Miss Lowell's seminary in Boston. Afterward, at home, she became her father's associate and virtual secretary. The house in which Edward Mott Robinson had been made a partner by his father-in-law still retained the hereditary name of the rich whaling merchant, Hetty's great-grandfather, Isaac Howland, Jr. In the counting-room there at night passers-by often saw the daughter poring over the books by lamplight with her father, and getting her first lessons in finance.

#### LIKE FATHER, LIKE DAUGHTER.

And she was soon more than a mere pupil. She was able to render him very definite assistance. His ships touched at many ports, and he must know the credit of the world. So it became her daily duty to read to him the reports of the world's finance. And dry and unattractive as such reading might seem for a girl in her teens, this girl became as keenly interested in the markets as another might have been in romances. It is said to have been upon her advice that Edward Robinson made his first investment in



SYLVIA ANN HOWLAND SCHOOL AT NEW BEDFORD  
Hetty Green's Only Public Benefaction.

is really a bankrupt to-day, bankrupt in desire! With money to buy all that the world has for sale, it holds nothing that she would like. She has mortgages strewn in acres from Boston to San Francisco. She owns railroad and steamboat lines, copper mines in Michigan, gold mines in Nevada, iron mines in Missouri, telegraph and telephone securities and government bonds, and in her safe is locked a pint of diamonds and one of the finest collections of pearls on earth. Yet the girl stenographer who takes her dictation probably has a lighter

terest beneath the cold financial exterior of this woman who devotes herself to making money as unceasingly as a machine. And the touchstone that proves her still human is, "My son Ned." It is for him, Edward Howland Robinson Green, railroad president and a leading citizen of Texas, that she is piling millions on huge yellow millions. Her consuming ambition, her only desire, is to make that son, Ned, the richest man in the world.

New York knows Hetty Green as one of its queerest characters. The mention of her name among the pre-

Chicago real estate that later netted him a million dollars or more profit.

Then Edward Robinson, after the death of his wife, about 1860, transferred his residence to New York. Like the rich men of to-day, having made a fortune, he went to New York to enjoy it.

About this time there was given in Japan a dinner for the American consular men in the East. Among the guests was Edward Green, for twenty years United States Consul-General in Manila, where, identified with the house of Russell, Sturgis & Company, he had made three or four millions in the silk trade. A toast was proposed to the "Richest American Heiress."

"Who is she?" came in a chorus. "Hetty Robinson," some one answered.

The Consul-General's fist came down with an emphasis that rattled the glasses and silver. "I'm going home to marry her," he declared.

And he did. Through business connections he obtained the necessary introduction to the Robinson home. He found a woman of personality as attractive as her fortune. And his wooing was swift and sure. He was a handsome elderly man of the world, polished in manner and practised of speech in saying the things that women like to hear. Hetty Robinson was nearing thirty years of age, and by the custom of the day it was time for her to marry some one. Here was a man with money enough of his own not to want hers. When he proposed, she applied a test, and he met it unflinchingly. Would he sign an ante-nuptial contract agreeing to leave her fortune hers absolutely, while he supported her and any children they should have? He would, and on this strange but characteristic agreement the engagement was announced.

One month later came the shadow of trouble that embittered Hetty Robinson's life. In June, 1865, her father died suddenly, leaving her

his nine millions, one million outright and the income from the other eight millions, the principal to be held for her children. Hardly had she arranged the house of mourning in New York, when she was summoned to New Bedford by the death of her aunt, Sylvia Howland. This aunt, in turn, was worth \$2,500,000, and her niece, Hetty, had been brought up from the time she was a little girl to count it as hers.

"You have had your mother's money, you will have your father's money and you shall have my money—you shall be the richest woman in the world," the aunt was wont to say.

#### THE RICHEST WOMAN.

The richest woman in the world—the richest woman in the world—that was the ideal that had been held up to the girl until it had been ingrained in her soul.

Then Aunt Sylvia's will was read—bequeathing the half of her fortune to numerous beneficiaries and to charity. The other half was set apart, the income only for Hetty, and the principal at her death to go to the living descendants of her grandfather, Gideon Howland. Hetty Robinson listened to the reading of this document, stunned and amazed. This will was not Aunt Sylvia's wish, she knew. Some one had unduly influenced its making. Had not she and Aunt Sylvia made and exchanged wills mutually benefiting each other? Nevertheless, the document was probated as read. All New Bedford was interested that it should be. Then a month later Hetty came forward with the missing will making her sole heir and declaring all past or future wills of Sylvia Ann Howland null and void. She said that she had found it in a trunk, and she at once instituted the famous Howland will contest, most celebrated in American legal annals. The Howlands charged her with forgery. There was a battle of the handwriting experts that has never since been equalled. Louis Agassiz and Oliver Wendell Holmes, and members of Harvard's faculty were called to give scientific evidence. After two

years the case was finally settled out of court. New Bedford to-day has \$100,000 of Aunt Sylvia's money invested in its pure water supply. There is another \$100,000 in the Sylvia Ann Howland School and the public library.

Through all the trouble of the will contest Mr. Green had stood staunchly by his fiancée. After it was over they were quietly married. The ceremony was performed July 7, 1867, at the home of a distant cousin, Mr. Henry Grinnell, of No. 17 Bond street, New York.

After the marriage, Mr. Green and his bride lived abroad for seven years, during which time they were presented at court in England, and on the continent were introduced to many distinguished people who had been the friends of genial Edward Green in his previous world wanderings.

Two children, a daughter and a son, were born while Mr. and Mrs. Green lived abroad. It was during their travels that she began to protest at all expenditures as extravagance. She could enjoy no pleasure because she forever asked its price and counted its cost. To free spending, pleasure-loving Edward Green this was as harrowing a sort of incompatibility as could well have been invented. On their return to New York, in 1874, the house that they took she thought too large and too fine. He had the taste of a connoisseur for rare books and pictures and statuary. It was a luxury that she attempted to curb. The Green ancestral home was at Bellows Falls, Vermont, and the family planned to spend the summer there. Before their departure she decided to sell the horses to reduce expenses. And to drive a good bargain, she would sell them herself. She had them harnessed and brought to the front door of the New York residence, with a black and white "For Sale" sign hung from the carriage. Then she climbed on the front seat to wait for a purchaser. It is related that her husband appeared at the door, and, every other entreaty failing, declared, "Harriet, if you don't come into the house this minute, I

shall have a commission in lunacy appointed to decharge you insane!" All this happened with millions of dollars in the family exchequer.

It was soon after the return to America that both Mr. and Mrs. Green went to Wall Street with their money. From the first dip his began to disappear, and it is said that she declined to risk any of hers in its rescue. When he succeeded in extricating himself he was no longer a rich man. His wife, on the contrary, was growing richer.

But the more money that Hetty Green made the more she wanted to make, and the less she wanted to spend.

#### EDWARD GREEN: NEWSBOY.

She insisted that they give up their handsome home and go to a boarding-house to live. Then she moved frequently to avoid being taxed on her enormous fortune, and the boarding-houses that she selected became cheaper and cheaper. She enforced the most rigid economies on the entire family. It is said to have been her custom, after the daily paper had been read, to thriftily send her son on the street to turn an honest penny by selling it. He didn't so much mind the selling of the paper. There were other boys whose circumstances in life compelled them to sell papers, too. But there were none who had such enormous patches on their trousers as he. Having brooded over the indignity until he could bear it no longer, he one day, before an admiring group of companions, drew forth his pocket-knife and deftly removed a particularly large and offending patch with the remark, "Mother shall never sew that on again."

When her husband had endured Mrs. Green's eccentricities as long as he could, he finally left her to go the way she liked. He took up his residence at the Cumberland Hotel, and there and at the Union League Club lived until within a few years of his death. The children were sent to school, Edward to St. John's College, at Fordham, and Sylvia to the Sacred Heart Academy, in Manhattanville.

Edward's declaration of independence about the trousers' patch evidently endeared him to his mother. Her purse opened more indulgently to him than to any other member of the family. In Chicago, where, when he had finished his college career, he went to look after some of her property, he became known as a rather lavish man of the world. On joining the Elks there he liberally expended \$2,500 for refurbishing the headquarters. Indeed, he spent so much money that his mother concluded life in a large city made a son a luxury, so she bought him a railroad in Texas—the Texas Midland—and sent him to be its president.

#### THE DAUGHTER AND THE DUKE.

Sylvia, the daughter, since leaving school, has patiently followed her mother from one temporary abode to another. For a girl who was the heiress to several millions, which she will inherit from her grandfather's estate, she had little of the joy of girlhood. Deprived so long of so much she grew accustomed to going without, and she is now a middle-aged woman who apparently doesn't care. On leaving school she joined St. Bartholomew's Episcopal Church. She had a summer at Newport under the chaperonage of the Countess Leary, and there was another summer at Morristown, New Jersey, at the home of a distant relative. Here, at the same time, was another guest, a certain Duke de la Torre. For just a little while Sylvia

strayed on the borderland of romance. Then the Duke returned to Italy. And she went back to her mother's Hoboken flax.

The stories that are told of Hetty Green's oddities would fill a volume. She happened to be in Philadelphia one day when there was a sudden fluctuation in securities in which she was interested. It was already afternoon and unless she reached New York before the close of the stock exchange, she would miss the chance to make several thousand dollars. No train would bring her in time, and she opened negotiations for a special. A price was named for one car and the engine. She haggled for some moments over the figure. Then she suddenly announced: "Take off the car and knock off five dollars from the price. I'll ride in the locomotive cab." And that was what she did.

Her parsimony even reaches the limits of the ridiculous. One day she objected to her laundry bill and wanted the price reduced five cents on the dozen. But her washerwoman protested that she could not lower the rate. "Well, then," said the astute financier, "we'll compromise this way. When you come to the petticoats, wash only the bottom where the soil shows and charge half-price for the garment."

"There are many kinds of people in the world," Hetty Green herself has declared, "but I am a kind all by myself. I live as I like and I always shall."

The curiosity of him who wishes to see fully for himself how the dark side of life looks, is like that of the man who took a torch into a powder mill to see whether it would really blow up or not.

## The Middle-Aged Failure

By Maximilian Foster in Everybody's Magazine

THERE crashed upon Penstock in that one moment's idle reflection the whole, ugly truth of his condition—middle-aged and a failure! The thought, vaguely originated, leaped forward in his mind, took form, and, gathering bulk, ruthlessly swept aside the pretenses with which he had shielded himself from realization. Now he saw himself as he was; and the shock of it was as dizzying as a blow between the eyes. He stood before himself, as naked as a soul before the judgment-seat; and a glow of shame suffused him. Had he been able, Penstock would have put on again the rags of self-delusion that had been torn away.

Seizing his pen, he jabbed it roughly at the ink-pot, his cheek flushed and his hand unsteady. But the pen, instead of returning to its work, wandered absently to the wide, blue blotter on the desk, and there described meaningless diagrams, vaguely and tremulously drawn.

He sat alone. It was after office hours, and the others long since had gone. But it was no new thing for Penstock to stay behind to toil. To work!—there was another sting of pain—he knew little else but work! Success wins leisure; and, with the awakening wonder of discovery, he realized how little of it had ever been granted him. He sat alone, but his brain rang with many voices; together they uttered a united judgment—that only he himself was to blame. Yes!—he had failed; and he felt as if the knowledge laid hold of the last atom of courage within his breast, and strangled it with ruthless hands. Nothing seemed left to him now but the mere barren privilege of existence. He still might live, a failure. His eyes,

fixed straight before him, swam mistily; and then, as if in scorn of the instant's self-pity, he grinned in sardonic derision. Penstock sat alone; but his brain was an ugly, peopled world.

He saw—or he thought he saw—as he looked back, the causes of his defeat. He had lived and fed upon the promises of the future. That was it! He had lived on hope, trusting all to hope's easy assurances; and hope's other name is tomorrow! He had let to-day slip by—an untold number of to-days; and he looked back now, and saw the past dotted, as if by so many mile-stones, with the chances he had missed. There he grinned again; for if hope were to-morrow, opportunity had been yesterday!—or so it seemed to him in that moment's bitterness of reflection. He had been content, day by day, with the little he had gained; for always there had been before him the lying, deluding hope of the future. It had seemed that he need only reach forward to the morrow; then he should grasp the prize. But in all the time that he had lived he had never stopped suddenly in the present and gripped masterfully the opportunity that was floating by on the tide. So time had brought him nothing—nothing but middle-age—and failure! He arose and slowly closed his desk. Then, with his hat drawn down about his eyes, he shuffled out. One might see in his lowered head and listless walk the man who realizes defeat.

In actual years Penstock was not middle-aged. He was still within two months of forty; but in active business affairs forty is well past the midway post. Before then a man must have arrived—or have shown that he

may arrive—if he is to escape the stigma of failure. Penstock knew now that he had deluded only himself; and when he thought what others must say of him, his cheek flushed anew. An honest, steady fellow—a good man; that's what they were calling him; and he ground his teeth in a rage. In the street, with a conscious grimace, he turned his head to look up at the office windows; and his eyes paused for an instant upon the familiar lettering of the firm title:

LETHBRIDGE & Co.,  
Wholesale Coal.

—& Co.! It was the "& Co." that filled him with wrath. For through nineteen hard, slow-footed years, Penstock had made himself useful to Lethbridge & Co., and what had he to show for it? He had given to the firm loyalty, hard work, all his intelligence—the best there was in him. He had come early and stayed late; and except for his right to resign, he had been little better than a bond slave. In that moment of bitter self-analysis, he contrasted himself with the others—*with old Lethbridge, head of the firm; and Coyne and De Mille, the junior partners.* By what superior intelligence or industry had they won where he had failed? Penstock knew the story of old Lethbridge, the tale the old man was so fond of telling—of the first thousand dollars saved by harsh deprivation, and of the wise investments that had brought the money rolling in. Penstock, too, had saved his thousand dollars—once—and at the old man's suggestion had invested the hoard, wisely, without doubt. But it had brought him only a beggarly six per cent.—\$60 a year—and then sickness and other needs had eaten into it. Penstock, still analyzing, could not repress a sneer; for it must have been more than the first storied investment that had put Lethbridge on his feet—luck, more likely. But then there were Coyne and De Mille. They had come to the employ of the firm some years after Penstock; and now the two were partners—Coyne, the active manager, and De Mille in charge of its finances. But Penstock,

faithful and honest, Penstock was still only a salesman, and little better than a hired clerk.

He thought of Coyne, alert, confident, and able. He knew that Coyne, but for De Mille's interference, would have given him a better chance. And he liked Coyne, respecting his quiet friendliness with the men under him; but there were times when he flinched at his authority—a man younger than he, yet put in charge over him. For Penstock had arrived at that period in life when one always makes the age comparison; had Coyne been older than he, the man's established success would never have caused him that pang of envious inferiority. But by what means had Coyne risen? Old man Lethbridge had found him running a one-horse coal-pit in the Hocking district; and, elevating him over the heads of old employes, had put him in charge of the larger operations of Lethbridge & Co. Why? Penstock tried to think, and could not. He saw no wide differences between his own methods and those of Coyne; indeed, they seemed to him identical. Then his mind turned to De Mille.

De Mille! The very thought of him filled Penstock's mind with a tumult of bitter questions. Again he sneered; for De Mille seemed to him narrow-minded, lacking in all keener intelligence, even stupid. Furthermore, Penstock knew him to be dishonest; long ago he had made the discovery. Luck might have helped Lethbridge to success, and Coyne might have won because he was likable—but how had De Mille succeeded?—There was the poser. He knew how De Mille had made the money that had given him a start; but not for a moment could he connect it then with the man's obvious prosperity. Indeed, in that hour of acute debasement, Penstock had lost all power to think clearly. Still plunged in his despondency, he let himself in at his door; and at the sound of his wife's and children's voices, made a manful effort to hide the gloom in his face.

But that night, in the sitting-room with his family, despondency seized him anew.

"Milly," he said suddenly, but with regret, and not criticism, in his tone. "that gown of yours is pretty shabby."

Milly shook her head and smiled. She was a tall, well-proportioned woman with a strong, cheerful face, and a quiet, determined air—a man's vigorous helpmeet. Penstock observing her now, felt, with an added self-abasement, that she would have done better with another man. But Penstock's wife had not yet lost her confidence; nor, if she had, was she of the kind to admit it.

"Why, no," she said, smoothing down the front of her dress; "it doesn't seem shabby to me. It might be a little newer, perhaps," she added with a laugh, and, plucking a fold of the cloth between her fingers, regarded it whimsically, with her head perked on one side; "but it'll do a while yet. Why, I've only just turned it for the first time."

Penstock fluttered his paper, cringing as if he had been struck a blow. He glanced aside as he turned the sheet; and his eye fell upon his younger boy, curled up in a rocker and mumbering the morrow's lesson. One knee was thrust forward; and the sight of the boy's stocking, overly darned, stabbed him anew with a sense of his failure. He could not provide for his own as other men provided for theirs. There was Coyne, for instance; but Coyne had no children. Still, were Coyne a father, his children would have been better cared for than were Penstock's. There was De Mille, too—he had a wife and children; and the paper's printed characters swam before Penstock's sight, and he hid behind the sheet.

Again De Mille!—this De Mille, who had succeeded. He had seen what De Mille lavished on his family, De Mille, who whined and snarled and almost wept when the men in the office asked for advancement and better pay. There came to him the sudden, sickening contrast between his own family and De Mille's, De Mille's wife and children, arrogant, pampered, supercilious; and Penstock's, grateful for the year's necessities,

skipping along narrowly on what De Mille's brood threw away in a single month.

But that was the obvious privilege of success—to trick out one's wife and children luxuriously, as if in advertisement of one's own ability, one's power of making money. For it was by money alone that Penstock rated success; by money made honestly, as he had tried to make it. Now, as if by inspiration, came the swift companion thought: "To make money, honestly if you could, but to make it somehow." Suddenly, with a swift memory of former events, he saw De Mille revealed; he understood the secret of his success. De Mille had risen because of his dishonesty!

De Mille had improved a single chance. In the third year of his employment, he had been sent down into West Virginia to buy up undeveloped coal lands. In this new and unknown field the price was low—\$40—\$50 an acre—for the farmers had not yet thoroughly realized the value of their lands. Old Lethbridge had been willing to go \$60; and what De Mille had done was to get secretly for himself options on a large acreage, and then, under an assumed name, to turn it over to the firm. Old Lethbridge had paid a flat \$60 for the lands; and De Mille, getting it at an average of \$45, had pocketed the difference. Penstock, sent on a trifling errand about the titles, had found out the truth. But he had never "peached," regarding De Mille's trick only as a stroke in high finance of a kind that did not tempt him. But now—Well, there was the difference! A savage resentment filled Penstock's breast. Give him the chance again, and he would not let it slip.

There had been three times, at least, when Penstock might have laid the foundation of a fortune as easily as had De Mille. But Penstock had been honest—yes!—there was the rub; and with a growing bitterness, he thought how his honesty had served only to keep him back.

For in that moment Penstock's resolution was formed. Conscience,

struck a body blow, lay dormant; and Penstock was akin to the bank clerk who, detecting the officials' dishonesty, starts in to tap the till. He would remain a failure no more.

But opportunity lagged. Months passed, and all they brought to Penstock was a deeper sense of his own inability, a clearer, more severe indictment against himself. The chance of dishonest, as of honest, success was only a mocking promise for the future. Penstock must wait even to become dishonest. And, in his bitter waiting, he drew into himself, displaying at the office a gloom and an aloofness so unusual that the others wondered at the change.

Once Penstock thought that his chance had come. It was during a period of inactivity, the season when all the year's output of coal was already sold under contract. Little was required of Penstock, as a salesman, except to visit the trade occasionally, and to look about him for prospective business.

He sat in the office, lending his help to a clerk, when he heard the voice of De Mille raised in earnest argument in an inner room.

The discussion concerned certain coal lands that De Mille wished to buy, and that Coyne was opposed to buying; and at its significance Penstock pricked up his ears.

"I say we ought to have that acreage," cried De Mille loudly. "We'll need it later on, and we ought to buy to-day."

Coyne's voice, calm and resolute, was so modulated that Penstock could hear him only indistinctly. He arose, and, pretending to search for a pen, edged closer to the partition.

"No, De Mille," he heard Coyne declare; "it'll take a lot of money to swing a deal like that. Money's too close, I tell you; and our obligations are already pretty heavy. We'd have trouble in managing it, though later on—"

De Mille's voice cut in sharply. "Later on!" he cried derisively, almost with a sneer; "why, that's only throwing money away. They'll add twenty per cent. a year to the price, if

they know their business. They ask a hundred and twenty five an acre now; but—"

Coyne's voice made some reply indistinguishable to Penstock, and De Mille spoke again:

"Well, I'll be square with you, Coyne. I'm going to Leithbridge; and if he sees straight, he'll send a man there—and without any waiting, either—to get options on every acre."

Penstock went back to his desk, his head ringing. He knew the coal lands they spoke of—6,000 acres lying behind the piece on which De Mille, long before, had turned his trick. He knew, too, whom they would send to get options on it—himself!—and besides, he knew the class of men who owned the lands—farmers holding each a small piece that made up the total acreage. A hundred and twenty-five dollars an acre! Penstock grinned furtively. Why, these farmers would jump at \$120; and five times 6,000—humb! five, the difference between 120 and 125—five times 6,000 are 30,000. Thirty thousand dollars! Penstock could almost feel it burning in his hand.

But all his plans came to naught. He waited, wild with impatience; and when he heard nothing more of the projected deal, tried clumsily to get at the facts.

"What's happened to that West Virginia business?" he asked Coyne one day. "I heard we were about to buy additional acreage."

"Hey, what?" exclaimed Coyne, looking up sharply from his work.

Penstock strove to hide his embarrassment under an air of flippant coolness. He repeated his query, though his eyes dropped beneath Coyne's steady stare.

"Oh, I just heard some talk in the street," he replied, answering a terse question of Coyne's. "They were just talking, I suppose."

Coyne regarded him in a moment's grave silence. "I hope you haven't said anything, Penstock." He spoke quietly, laying down his pen. "We're not buying yet, but we're going to, later on; and if they find out that

Leithbridge and Company is after the lands, they'll make us pay all kinds of prices. De Mille wants to buy now, but we decided to wait a while. He'll attend to it personally."

Then he himself would have no chance! With an effort, he raised his eyes, as Coyne still kept on speaking. "Yes, De Mille's doing it," said Coyne, trusting Penstock absolutely. "I thought we ought to let you handle it, when the time came; but De Mille won't let any one but himself have a hand in it. You must say nothing about it, of course."

No. Penstock would say nothing. He started to his desk, with brain reeling and feet dragging, as if he had heard his death-warrant read. "Oh, Penstock!" Coyne called him back. "Why, Penstock," he added, "I meant to tell you, but it escaped me. Tell the bookkeeper to add twenty-five a month to your check. I forgot it, but I think you won't," he added, laughing.

It was a raise, the added money that Penstock so long had asked for. He knew that Coyne had prevailed against De Mille, and that he had been glad to manage it. But gladness, on Penstock's side, was not evident. A deep flush mantled his face, and he spoke his thanks with difficulty. Twenty-five dollars a month—\$300 a year! Penstock had been dealing in thousands; and there came only three hundred a year! But Coyne accepted his nervous and mumbled sentences as due to the embarrassment of gratitude; and, to get Penstock at his ease, began a crisp story of how he had won his first increase of salary. Penstock listened with distaste. He escaped from Coyne as quickly as possible; and denned himself, like a bear, behind his desk. Nor could he find heart to announce the news to his wife, sick as he was at the thought of it. At the end of that week he gave her his check, and winced when she cried out sharply at the amount.

"Yes—it's a raise," he answered gloomily, from behind his paper. "There's going to be a strike," he went on, cutting in upon her expressions of elation. "Have you heard? The hard-coal miners are really going

out." He turned over the sheet. "Well, if they do, I shan't have to run my legs off to sell what coal we've got. No—soft coal will have to take the place of anthracite, and it'll be easy to get rid of it. About time, too."

Milly looked at him sharply, but said nothing. A moment later she smiled, thinking what the added money would mean to them in comforts; but her husband still sat hedged behind his paper, in utter abjectness. Twenty-five a month! Why, De Mille's wife and children tossed away lightly in a month as much as that on their gloves and hair-ribbons—and De Mille had grudgingly allowed him this pittance after blocking him in a deal that might have meant thousands.

It was as Penstock had predicted—the anthracite strike came on, sparing to unexampled prosperity every operation on the soft-coal side. Coal, either hard or soft, became, in a few short months, a rare commodity, and difficult to get. On the basis of run 'o' mine, fuel that sold normally at a dollar a ton, f.o.b. mines, was now quoted at an advance of fifty cents a ton, and was climbing higher day by day. Coyne, as usual, had looked ahead. He had reserved unsold a large tonnage; and was waiting now to place it not only at an advantage in price, but with an eye to getting future business. He expressed his views to Penstock; but Penstock, most of his interest lost, cared very little about it.

Yet it was through this means that opportunity knocked at his door again. "Oh, Penstock," called Coyne; and Penstock, dreading, shuffled wearily into Coyne's private office.

"I want you to go north to-night," said Coyne tersely; and then as tersely told why. He had heard only a moment before that the Midshire Steel Company, a large consumer, was in desperate need of fuel. Time and again Coyne had tried for the business; but the tonnage had gone always to Hargreaves & Co., a firm of middlemen, who had been able by some invincible influence to keep their grip on it. Now Hargreaves & Co. had fallen down on the contract, since

the mines from which it had formerly bought had been tempted by higher prices, and had sold the coal elsewhere. Thus the great Midshire Company was in a tight place, and was squirming in the fear that it must be closed down for want of fuel.

"You get after them, Penstock. Close at a good price—a dollar sixty as a minimum—but don't squeeze them. They're in a place to feel grateful for favors, and it'll do us good later on. We've got to have a good price, though, or they won't respect us. But if we rob them, they'll hate Lethbridge and Company. You understand?"

Penstock nodded. He understood, but he assented with so little energy and interest that Coyne looked at him sharply.

"You get a bounce on, Penstock," he added crisply; "it's a good chance for you. If you can get that business and control it, there'll be a good deal in it for you."

Penstock reached Midshire the morning after, and sent in a card to the purchasing agent. Then, after the agent, as a matter of business principle, had kept him cooling his heels in the hallway for nearly three-quarters of an hour, Penstock was admitted to the presence.

"Morning," said the buyer, afraid to the last to show any interest, lest Penstock might add to his price; "what can I do for you?"

But Penstock knew buyers and their ways; and he smiled listlessly.

"Oh, nothing—not much," he answered, without fervor; "does twenty-five thousand tons interest you—run o' mine, or three-quarters? D'you want it?"

He felt tired and careless. He knew that the Midshire did want it; but it was only a sale, even though a sale with a "chance" in it for him—it was just another incident in a long and wearisome procession of such drudgeries.

"I don't believe we need it," answered Gaines, with an assumption of indifference. But, as the

words were spoken, Penstock noted in his eyes a quick and leaping light of relief. Twenty-five thousand tons would put the Midshire on its feet again.

"We don't need it; but you might quote us in case we do."

The instinct of the seller quickened in Penstock; and with a sudden command of all his forces, he woke up, and began to play his hand in the game.

"Oh, well," he answered, rising and reaching for his hat; "if you don't need it, there's no use wasting your time. Sorry to have bothered. Warm, isn't it?"

He heard a door open behind him; and then another voice cut in. Penstock knew the owner of that voice; it was Barbour, general manager of the steel plant.

"Hold on there, Penstock," called Barbour, and waved Penstock back to his seat. "You got any coal to sell?" he demanded shortly.

"Yes. Twenty-five thousand—three-quarter, or run o' mine."

"What price?" demanded Barbour crisply, and Gaines, trained to hemming and hawing, gasped at the general manager's rashness in showing the weakness of his cards.

"What price?" demanded Barbour openly; for Barbour knew that the loss of closing down the plant would be far greater than any extras that Penstock might tack on to his price.

Then Penstock, the seller, began to hem and haw. "You see," he began, impressing on Barbour the favor he should confer if he sold him the coal, "there are a lot of companies after that tonnage. They know we can make delivery at once; and Coyne has said that we'd perhance better keep it to help out our old customers."

"Hunh!" grunted Barbour savagely; "if you didn't have it to sell, what did you come here for, then?"

Penstock smiled affably. "Why," he explained, and comfortably crossed one leg over the other, "I thought if you needed it that Coyne might be willing to help you out."

"We do need it," growled the general manager; "now what's your price?"

"Can't say yet. I'll have to talk to Coyne." Penstock arose and again made for the door. "I'll let you know in the morning, Mr. Barbour."

"I want to know to-day." Penstock shook his head, smiling. "I'll talk to Coyne," he answered, "and let you know by to a.m."

Penstock already had the price, but he was in no hurry to give it.

It would do Barbour good to stew a little longer; and he looked casually from the general manager to Gaines—Gaines could stew, too, for the purchasing agent had been pretty impudent, making him wait so long. Then, as he walked down the steps, he thought in swift self-degradation that Coyne or De Mille would not have been kept waiting like that.

He had hardly reached the hotel when a card was sent up to him. He read the name—Joel Hargreaves—Hargreaves, of Hargreaves & Co., The firm did no business with Lethbridge & Co., but it cost Penstock little reflection to know what Hargreaves was after.

"Morning, Mr. Hargreaves," said Penstock, and as he motioned his visitor to a chair, he noted the perspiration on his brow.

"Look here," said Hargreaves bluntly, as he mopped his face and fixed his eyes anxiously on the salesman; "you're trying to sell the Midshire people coal."

Penstock nodded; and the old man cleared his throat noisily.

"Penstock," he said, leaning forward anxiously, "won't Lethbridge and Company let me have that coal? I'm willing to pay a good stiff price for it."

Penstock shook his head. "No," he answered slowly; "we're going to sell it to the Midshire."

Again old Hargreaves cleared his throat, the perspiration starting out on his face. "Let me have it, Pen-

stock," he almost pleaded. "I know about what price you're going to ask—about \$1.80 f. o. b. mines. Give it to me and I'll stand for \$2.05—I'll pay a premium of twenty-five cents the ton."

Again Penstock shook his head. "It's not that, Mr. Hargreaves," he answered; "It's not the price we're after, and you know it. The Midshire people have as much as said they're done with middlemen, and I'm after the business."

Old Hargreaves huddled down in his chair, his face miserable. But there was strong stuff in the man, and a moment later his jaw squared suddenly.

"You can't get their business, Hargreaves and Company have had their trade for fifteen years; and you can't get it away from us."

"It remains to be seen," said Penstock and then he felt a pity for the man who was so evidently in deep anxiety. "Mr. Hargreaves," he added gently, "I hate to refuse you, but you've had your show, and now I'm looking for mine. I want to get the Midshire business, for it'll mean a big thing to me, a contract like that I'd like to ask Coyne to help you out; but business is business—and in business, it's every man for himself. I'm in it for what I can get for myself."

Hargreaves shot him a sudden, piercing look. There came a silence that ended in the older man's rising, hat in hand. "Give me twenty-five thousand," he said slowly, "and I'll tell you what I'll do, young man. If I can get this coal, I can hold the Midshire's business; and, next year, I'll give you the contract. I'll buy from Lethbridge and Company through you—and the year after—every year so long as we hold it."

As he spoke, his hand had reached to the door-knob, and nervously half-opened the door. Now he closed it, and looked quickly in Penstock's face.

"Help me out, and I'll pay you the twenty-five cents premium over and



above the price Lethbridge and Company asks us for the coal."

Penstock looked at him, his jaw falling.

"Six thousand, two hundred and fifty dollars—cash on the nail!" Old Hargreaves fumbled in his breast pocket, and half revealed a check-book. Penstock turned white.

The Midshire Company got its coal. It came from the Lethbridge and Co. mines, and it was delivered through the firm of Hargreaves and Co. Penstock had arranged the matter.

"It's this way," he said, facing Coyne with an energetic directness rather new in him: "the Midshire people are tied up to Hargreaves and Company, and won't leave them. No one can get the business away. I tried to sell them straight, and they only sent Hargreaves to me, notwithstanding that they were almost closed down for want of coal. But I've got Hargreaves where we want him. Give him the twenty-five thousand tons, and he promises—in a writing, mind you—to buy from us, yearly, at the same price that our responsible competitors bid for the business."

Coyne pursed up his lips, looking out of the window doubtfully.

"He'll pay a dollar eighty for the twenty-five thousand tons," urged Penstock, with a heart failing suddenly at Coyne's expression. "That's twenty cents above the price you told me to quote the Midshires. Remember, too, the total tonnage for the year will be a hundred and twenty-five thousand tons."

Coyne turned abruptly to him. "Let 'em have it," he said: "It's pretty fair business, anyway!"

Penstock walked out, his head reeling like a drunkard's. In his breast pocket was hidden a bank-check that burned like an ember laid on the living flesh. A day later he cashed it, and asked for a week off to attend to some personal business. To his wife he said that he was going away for the firm.

Penstock hurried straight into

West Virginia. He secured options to himself, under an assumed name, on nearly the entire block of coal land that the company had in view. His \$6,250, paid down to the owners, gave him the right, within one year, to buy 4,300 acres at \$15 an acre. If he did not take up the option in the specified time, the money would be lost. But in January, Lethbridge and Co., flush with the money made through the advance in the price of their soft coal, bought in the acreage. De Milie wondered that options had been given on so large a block of it just before him; but behind the name of Amos Steers, Chicago, he could not see Penstock, a salesman in his own employ. And he bought in the unknown Penstock's option, haggling with Penstock's lawyer-agent, who knew nothing of his client's real identity; and Penstock was jeweled down to \$200 an acre. He had demanded \$125 at first; but De Milie had his own reasons for holding out against it. What these reasons were, Penstock understood when he peeped into Lethbridge & Co.'s books after the transaction was closed. De Milie had paid him \$200 an acre; but on the books it was set down at \$125; and Penstock felt a sense of failure even in his wrong-doing. For De Milie had quietly pilfered the extra \$5 an acre that Penstock should have pilfered for himself.

Yet Penstock had cleared \$21,300 on the deal; and in his elation his mind freed itself of regret—regret for what De Milie's abilities had cost him, and regret for the price that conscience had been forced to pay. The day that the check came—the price paid for his wrecked integrity—he stopped at a high-priced dress-maker's and bought his wife an order for three expensive dresses.

"Here you are!" he cried jubilantly, giving it to her; "you get them, and go call on Mrs. De Milie and let her see them."

Milly's face clouded over. "I can't wear three dresses at once," she said quietly, turning the order

over in her hand. "Why have you been so extravagant?"

"Oh, shucks!" he exclaimed; "don't worry about that. I've made a little money on the side. You don't understand such things, or I'd tell you how. You go ahead and get the dresses; the boys need new clothes, too."

Milly looked at him queerly. He was flushed and excited. "Have you been speculating?" she asked; and Penstock nodded. It was an easy explanation. "Well, I wish you wouldn't," she declared, distressed; "it's nothing but sheer gambling; and you know what Mr. Lethbridge thinks of it."

Poor! Little he cared for what old Lethbridge had to say.

The anthracite strike ran its course; and after that came the reaction. There was a drop in prices; soft coal went down inversely as it had risen. Hard times came knocking at many business doors; and one day there was a commotion in the house of Lethbridge & Co. Old Lethbridge himself, routed out of his long ease, appeared on the scene, and was closeted with Coyne. Penstock, with a view to investing his money, had been reading the financial papers. He knew that money had again become perilously tight in the coal trade; for as the weeks went by the selling price of soft coal had sagged close to the cost of production. In coal, as in the iron and steel trade, it was either a feast or a famine. Famine was on now. That day an order was given to cast up a trial balance; Lethbridge & Co. needed to know exactly where it stood. The firm, long established soundly, for the first time found itself in stormy waters.

"If it hadn't been for those new West Virginia lands," said the head book-keeper confidentially to Penstock, "we'd have been all right. But I don't know—I don't know."

Then came something else—a discovery. The trial balance was struck off, and Coyne himself came back to look at the books. Whether

Coyne suspected or had been told, no one ever knew. But one day he and old Lethbridge were closeted together, and De Milie was called in to stand before them. Penstock knew what was in the air, and he trembled guiltily, though his own tracks were closely covered. But for De Milie now there was no escape; in the inner office was a noise of high voices; and De Milie came out of the conference looking like a beaten dog. A week later they learned in the outside office that he was no longer with the firm; and, hedged behind his desk, Penstock heard the news with another sharp quiver of guilty apprehension. He knew what would happen to him, too, were he detected—he of whose integrity they were so confident. De Milie's successful crookedness was now no longer an object for his envy. He heard, on the heels of this, that Lethbridge & Co. had become hard pressed for ready money—that the West Virginia deal had saddled the firm with a burden. It needed money badly; and had Penstock known a way, he would have turned over to Lethbridge & Co. the proceeds of his dishonesty. But how could he do it, and still preserve himself? He thought once of telling Coyne that a distant relative had died and left him a windfall. But reflection told him that wouldn't do. Again he felt the agony of self-abasement. For he knew now that in a new sense he was a failure.

A failure—yes; for there came to him, as in a blinding flash of light, the realization that mere money does not mean success. To succeed involves contentment in the victory, ease of conscience and peace of mind, the consciousness of honesty as well as of ability. In imagination he became pleader at the bar, prisoner, prosecutor, jury and judge combined. His sentence was that the money must be returned—but how?

"Milly," said he, cautiously, as if sounding perilous depths, "I wish

I could buy a partnership in the firm."

Milly looked up from her sewing. "Yes—only I don't know where you could get the money. But I'd rather see you promoted to a partnership. That would be better than buying your advancement."

He writhed at his wife's unconscionable stab. It was a return to the old theme—had he been more active and capable and less willing to trust blindly to the future, he would not have failed of the goal. He would have arrived, as Coyne had, for instance, by sheer force of effort—not like a De Mille, who had made his way dishonestly, only to face ruin at the end.

"I don't see where you can get the money," said Milly, returning quietly to her sewing.

Her answer checked the words on his lips. He had been on the point of saying that he had made enough, intending to explain it by that easy lie of fortunate speculations. But he looked into Milly's clear, honest eyes, and he dared not. He knew, then, that he could get no aid from her, unless he openly confessed and was willing to make restitution.

But out of that night's sleepless thought came the knowledge of what he must do. There was but one thing; he must return the money to Lethbridge & Co., and he must hunt another place. They would not let him remain, of course, once they knew of his dishonesty; but until he had returned what he had stolen, Penstock's conscience would allow him no rest. For this was the type of failure that he had become—less unscrupulous than those that succeed unscrupulously—less able in application than those that achieve by honest ability.

But his heart weakened when he looked for another place. Famine still lay upon the coal trade, and new places were few and far between. There was an overproduction, too; and with too much coal on hand, who would need a sales-

man? He inquired furtively, fearful lest Lethbridge & Co. might hear of it, and discharge him before he had found another place; but the firm was too much troubled with its own affairs to bother about the concerns of its hired men.

Eventually, he got a chance. A company in the Ohio field made him an offer; but it was \$25 a month less than Lethbridge & Co. were paying. Should he take it? The thought came to him that he must explain to Milly why he chose to begin life anew and with less money to provide for his family. But he saw in this the only way.

He arose after a sleepless night, and went to the office, nervous for that climax of shame when he must lay bare his soul to Coyne. He sat at his desk, his face haggard and his eyes burning; and then came a bitter revulsion of feeling. No—he would not! He thought of the men he knew—successful, conscienceless, unscrupulous. How they would laugh at him! No, he would be of their kind instead!

"Penstock!"

In his nervousness the name rang in his brain as if they had called—not his name—but "Prisoner to the bar!"

With his heart in his throat, Penstock walked unsteadily into Coyne's office; for it was Coyne that had called. Now was the time!

Coyne sat wearily at his desk, looking absently from the window. His brows were wrinkled in a frown, and he did not look at Penstock. Again Penstock's heart leaped into his throat—discovery had come, forestalling his confession.

But Coyne knew nothing yet of his guilt. "Penstock," he said, turning to look at him, "I hear you're going to quit us. Why do you do that?"

Astonishment and the revulsion from his terror convulsed Penstock so that speech failed him.

"Are you leaving because you've

heard we're in trouble, Penstock? I'd hate to think that."

"No!" gasped Penstock.

"I told Lethbridge I didn't believe you were," Coyne said. "We don't wish you to leave, you see; and if you haven't decided yet, perhaps you'll reconsider."

Reconsider? He clutched the table with an unsteady hand, trying to read in Coyne's eyes what lay hidden in his mind.

"De Mille's gone, Penstock—I needn't tell you why. Perhaps you know. He's no longer with the firm, and Lethbridge and I thought we'd put you in his place. I mean as partner—15 per cent. share in the profits, and the stock in your own name."

Partner! He heard the word, its sense striking him as had that other word failure—as if he had been hit a blow between the eyes.

"Lethbridge and I thought it would be all right. You're a hard worker and careful, and you know the business. We've seen, for years, how you've put Lethbridge & Company's interest before your own; and you're the kind of man we'd like to have in the firm."

He looked at Penstock, his keen eyes searching him narrowly; and Penstock saw integrity and fearlessness and unclouded conscience in the eyes, haggard and weary though they now were with the effort of steering Lethbridge & Co. through perilous waters. Penstock, abashed with a thousand recriminating voices shrieking in his mind, clung to the table and gulped.

"You know, of course, Penstock that Lethbridge & Co. have had a narrow squeak. But it looks now as if we're safe. It will be hard work for all of us yet; and, Penstock, if you have a better chance, I won't ask you to make a sacrifice. Don't let loyalty stand in your way."

Speech came to Penstock at last. "Give me an hour," he said hoarsely, "and I'll tell you."

Under his breath, as he blundered out, he repeated the words to him-

self—a man condemned, pleading for the reprieve: "An hour—for God's sake, only an hour!"

He put on his hat and rushed home. "Milly!" he cried; and when she came into the room, she found him with his head on his arms, and shaken to the soul. "Oh—oh!" he groaned, his face hidden, "A failure—a failure! God Almighty, how I have failed!"

She knelt beside him, her arm across his shoulder; and there, stripping his soul naked in a relieving agony of the confessional, he laid bare all his guilt. The hour passed—and then another. But he returned to the office, at last, his face white yet confident; and with his eyes on Coyne, he closed the door behind him.

"Sit down, Penstock," urged Coyne, and the man shook his head. In one hand he held a strip of watered blue paper with writing across the face. "Coyne, how much does Lethbridge & Co. need to tide it over? I'd like to know."

Coyne, thinking that the state of the firm's finances had to do with Penstock's decision, figured rapidly. "Our assets exceed liabilities by sixty per cent.; but collections, as you know, are far delayed. Eighty thousand spot cash would see us safe; I can get twenty-five thousand by the first of the month, and Lethbridge will come up with thirty. It will be a struggle to get the balance, though—somewhere around \$25,000. Does that frighten you?"

Penstock drew a hand across his brow. Then, abruptly, he threw out his other hand, disclosing to the startled Coyne the narrow strip of watered blue paper.

"There's a check for twenty-one thousand, five hundred," he said, and breathed deeply as if he had just set down a heavy burden from his shoulders.

"For God's sake!" cried Coyne, leaping up, a wild look of relief in his eyes; "for God's sake, Penstock!" he repeated.

"No—say nothing," he murmured,

looking at the other steadily; "the money belongs to Lethbridge & Company: for I stole it from the firm."

The middle-aged failure shuffled

to the door, his chin bent to his breast; and there, for an instant, he turned, looking back, a wistful smile on his lips. Then the door closed behind him slowly.

## Claims Which Have Startled Britain

Answers Magazine

NOBLE names and great estates have ever possessed a peculiar fascination for two entirely separate types of individuals.

There is, firstly, the man who firmly, although erroneously, believes that he really has a legitimate claim to the titles and lands he covets; and, secondly, there is the swindling impostor, clever and unscrupulous, who sets himself deliberately to gain his ends by forgery and perjury.

Foremost amongst this latter class was Arthur Orton, the Wapping butcher, who in 1867 claimed to be Sir Roger Tichborne, and as such the lawful heir to the Tichborne estates, with a rest roll of £24,000 a year. It is no exaggeration to say that all England took sides in the controversy, for or against. It is the fashion nowadays to say that the "masses" only were for "the claimant," the "classes" against him; but this was not by any means wholly so.

The late Mr. Guildford Onslow, M.P., a near relative of the present Earl of that ilk, and a typical aristocrat and gentleman, if ever there was one, was a firm believer in him, so much so, indeed, that he gave him £15,000 to advance his claim. And he was but one of many—army officers, clergymen, barristers and other people of standing and repute.

But this credulity on the part of the public is typical of such cases. When, for instance, Alexander Humphrys, a Birmingham tradesman, gave himself out some years back to be the Earl of Sterling, he found very little diffi-

culty in raising £13,000 to prosecute his suit, giving in return bonds for £50,000 on the property he was to inherit when "he came into his own."

As a matter of fact, the civil action never came on for trial, for Humphrys was arrested in Scotland while pursuing his "investigations," the charge against him being the very serious one of forgery. Arraigned in due course, he was found "not guilty," the jury holding that, although forgery had undoubtedly been committed, the prisoner in the dock was not the forger, but had himself been the dupe of forgers.

It is said that Humphrys was "more fool than rogue," but there can be no doubt that it was very much the other way about as regards the two brothers Cooke, who, in 1823, laid claim to the barony of Stafford and the estates pertaining to it. No more barefaced swindle than this is recorded in the annals of crime. The conspirators, one of whom called himself Lord Stafford, while the other posed as his secretary, gained access to Stafford Castle on a day when it was open to visitors desiring to inspect its historic treasures. Then, when the time came for the public to depart, they refused to go, stating that they were the rightful owners.

The real owner, Sir George Jerningham, was away at the time, and the aged housekeeper feared to authorize the use of force against the intruders, who threatened her with the law if she dared to interfere with them in any way. Eventually, however, there

arrived on the scene Sir George's steward, and he, assisted by some laborers on the estate, lost no time in bundling them out neck and crop.

Thereupon the precious pair established themselves at an inn near the castle, and proceeded to serve notices on the tenants, requiring them to pay their rents to their new landlords. The new "lord" made a state entry into Stafford in a carriage blazoned with the baronial arms and drawn by four splendid bays.

But meanwhile legal steps were being taken, and, as a result, the bogus baron was arrested, together with his brother. Tried at Gloucester Assizes on charges of forgery, fraud and impersonation, he was found guilty. Whereupon he had the brazen audacity to plead from the dock his "privilege of peerage."

Curiously enough, it was at Gloucester, too, that there was tried, in 1853, another famous case of the kind, involving the claim of a man named Provis to a baronetcy and estates worth between £20,000 and £30,000 a year. The features were of the old familiar kind: a bogus will, a forged entry in a family Bible, a spurious "heirloom"—manufactured to order—in the shape of a signet-ring, with the family arms engraved upon it. These were produced at the hearing of the civil action, in which this amazing impostor tried to establish his claim to be the son of Sir Hugh Smyth, the last baronet, who, as a matter of fact, had died childless in 1824.

The story he told was a plausible one, but he broke down utterly in cross-examination, and the end came when the defence proved that at the time he asserted he was visiting a certain titled lady, he was in reality serving a term of imprisonment in Litchfield jail. The jury stopped the case, and the plaintiff was promptly arrested on the judge's warrant. A few weeks later he took his place in the criminal dock, was found guilty of forgery and perjury, and sentenced to

penal servitude for twenty-one years.

In the romantic Berkeley peerage case, however, which turned upon the validity, or otherwise, of an alleged secret marriage of an earl of that ilk with one Mary Cole, a butcher's daughter, there is little doubt that the claim was a valid one, although the House of Lords held it "not proven." The claimant, although worsted in the legal contest, showed himself a gentleman of courage and ability, so much so, indeed, that twenty years later he actually took his seat in the Upper House as Baron Segrave and Earl Fitzhardinge, titles won by zeal and ability in a learned and honorable profession.

Then, again, there was the famous Hastings case, tried in 1841, in which the claimant established his title to the peerage, although it had lain dormant 450 years; while, in 1839, a man named Stonor succeeded in proving his claim to the barony of Camoys, although the title had been in abeyance ever since the year 1426.

Finally, mention ought to be made of the successful claim to titles and estates instituted in 1743 by James Annesley, a one-time beggar by the wayside, then a plantation slave, and later a common sailor.

No more romantic story than his could be imagined. Educated at an expensive school for the sons of noblemen, he was kidnapped, at the instigation of an unnatural father, who had fallen out with his mother, and sold into slavery in the American plantations. Escaping after years of cruel captivity, he underwent hardships and dangers innumerable, ere he at length succeeded in reaching England, starving, and in rags.

After a while, however, he found powerful friends. Legal proceedings were instituted; and, finally, after a trial lasting fifteen days, he found himself in the possession of vast estates, and the threefold peerage of Earl of Annesley, Viscount Valentia and Baron Altham.

## What Men of Note are Saying

### THE HOSPITALITY OF THE AMERICANS.

By Countess Von Moltke de Bussfort, of Luxembourg.

I SAW and experienced more in the United States in eight months than I did in eight years in Europe. I have made up my mind to return to New York in January, after a short sojourn on the Riviera.

How can I say anything but complimentary things of America, when I was treated so splendidly everywhere? I went over with a hundred letters of introduction, and whether it was New York, Philadelphia, Washington, Newport or Bar Harbor, every one put himself out to be kind.

Luxury such as I found in the summer homes in the country spoils Europe for me, for such a display of wealth and comfort is unknown on this side. However, extravagance made some of the homes seem artificial, for while eating from golden spoons may be agreeable, some of the dinners must have cost \$10,000, and on one occasion the dining-room was decorated with two hundred orchids at \$5 apiece. But it is the vast, glorious West, with its democracy and freedom, that I love. It is very different from New York, where things are measured by gold.

I went to a Wyoming ranch to pass a fortnight, stopped five weeks and would like to go back there. Now, when I left Europe I thought I knew how to ride, as I had been riding horses all my life. But when I reached that Wyoming ranch I had to start all over again. Some of the men at first took me for a tenderfoot, but I slept in the open, with a blanket, like the others, and when some one said I could not ride I accepted the challenge.

Two of us started to cover one hundred miles in a day. Four times I changed horses, but was determined to stick it out. At eighty-two miles, as the last horse was mounted, my companion fainted, but I finished the one hundred miles in eight hours.

Two things I did not like in America—political corruption and yellow journals, and I might say that for every rich man I found five very poor ones.

### CHEAP BOOKS WILL DISAPPEAR.

By Willem Lange, a leading publisher of Berlin, Germany.

THIRTY years from now white paper will command such a price that the size of newspapers will be reduced to a minimum, and cotton fibre will be used exclusively in its manufacture. The novel will disappear, as well as the yellow journal, while cheap literature and rag-time musical compositions, which have demoralized the unsophisticated, will be limited to a narrow circle.

I do not understand you Americans. You have in your northern and western States hundreds of millions of acres of idle soil where at one time stood magnificent forests, equalled by none in the world. This land, apparently, is not adapted to agriculture. Why do you not make it useful to you before the fertile soil is washed away into rivers and gulfs?

Am informed that the land can be had for from £3 to £6 an acre. With soft wood forest covering it, an acre would bring £300 to £400 sixty years from now. Of course the government, to aid the forests, could exempt them from taxation. Forests would not only improve the climate

and value of the surrounding agricultural districts, but would protect valleys and the rivers against floods.

I am surprised that the government is not planting alders instead of willows along the places where natural jetties are desired.

Sweden, whence Germany imports great quantities of paper and pulp, has begun to replant its forests. They are learning from Germany, which has the most magnificent system of forest culture in the world, not a tree being permitted to be felled before there is assurance that another will be put in its place.

### FAST AND PRESENT EDUCATION WORK IN ENGLAND.

By Whitaker Gold.

IN any consideration of English education for the masses it must be remembered that a national system for it did not exist before 1870, and could not be said to have reached good working order before 1892. The Government gave no assistance whatever for elementary schools until 1834, when the house of commons made its first appropriation of £20,000. This was to be used solely for new school buildings. Not till 1839 did the government make any appropriation at all for more direct aid to popular education.

Yet meantime England had somehow trained Shakespeare and John Milton. She had also trained the Pilgrims, who began in the colony of Massachusetts Bay that common school system which is now the pride of every American.

Until William E. Forster, in 1870, carried through the bill to provide for public elementary education in England and Wales, the government itself could hardly be said to have taken much share in real educational provision for the poorer classes, and not a great deal even for the middle classes.

Nevertheless, such as their system was, and for what it undertook, it had long been of rare excellence. It had admirably accomplished—for a certain number—the highest aim of educa-

tion; it had been a wonderful developer of character. Public schools, Eton and Harrow, Winchester and Rugby and many another leading up to and co-operating with the two universities had been such a nursery of statesmen, of soldiers and sailors and great procurers and civil administrators throughout the empire on which the sun never sets, as the world had never before seen.

It may have been a fanciful notion, attributed to the Iron Duke, that Waterloo was won at Eton, but certainly the secret of Anglo-Saxon superiority in the 17th and 18th centuries was largely to be found in the British schools and universities.

### AMERICAN NOVELS POPULAR IN LONDON.

By Grant Richards, a prominent English book publisher.

AMERICAN novels are getting to have quite a vogue in London, though in my opinion they deserve a great deal more of popularity than they have acquired.

When I used to publish the late Frank Norris' novels over there, persons would not read them. Why? Well, I suppose insularity was largely responsible. Now they are beginning to read American books. So far, I might say, the American novel has had in England a success more of esteem than of sale.

We haven't anybody in England nowadays who is writing what I should call vital novels. The novelists of the present day in England all appear to be sentimentalists. Your novelists are turning out books that deal with live subjects. The "business novel," for instance, such as has been written over there, is being widely read in England, and Maud Whitlock's novel, "The Thirteenth District," is having a big sale.

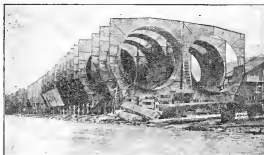
There seems to be no interest in American historical novels, except perhaps, the works of Winston Churchill. Theodore Dreiser's novel, "Sister Carrie," had considerable success from the start in England.

## Science and Invention

### RAILROAD TUNNEL BETWEEN UNITED STATES AND CANADA.

THE Michigan Central Railroad, by means of a subaqueous tunnel, is overcoming the gap in its line where the Detroit River forms the national boundary between United States and Canada. This is the last serious break to be overcome in the whole roadbed of the

electric locomotives. Our half-tone illustration shows sections of tubes as they stand in the contractor's yard at St. Clair, Mich. Each section consists of a circular ring of 3-8-inch steel plate, with a central fin or diaphragm all around it. The tube sections are 250 feet long, and are each 23 feet 4 inches in diameter, and have a concrete lining 20 inches



Front View of Tunnel Tubes Connecting Diaphragms

New York Central lines. The river separating Detroit and Windsor is about three miles wide, and powerful ferry boats make the connection with the two towns.

The tunnel is being built of twin steel devised by Mr. Wilgus, vice-president of the New York Central. On each shore these tubes will connect with tunnels by open cuts and through these cars will be drawn by

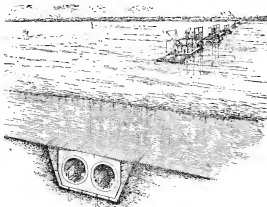
thick which gives a clear diameter of 20 feet. Each tube contains one track and the roof of the tunnel is 18 feet above the rails. Running along the sides of the tunnel are concrete platforms, 5 feet 3 inches above the rail and 3 feet to 3-8 inches wide on top. In these concrete platforms are contained conduits for signal, lighting and electric power cables, telephone and

telegraph. The platforms provide a walk way for passengers in case of necessity, and room for the workmen.

The line cut shows the method of carrying on the work. The dredge, equipped with powerful clam-shell buckets for excavating the trench in the bed of the river, is seen in the distance nearing the Canadian shore. Behind the dredges are the pile drivers followed by the scows

### COALITE OR SMOKELESS COAL.

A METHOD of producing smokeless coal has been discovered in Great Britain by an eminent British engineer, Mr. Thomas Parker. The object of the invention is to abate the smoke nuisance and effect a saving in coal. Coalite is ordinary coal so treated that it cannot emit smoke, the smoke-forming constituents having been elimi-



Detroit-Windsor Tunnel, Looking Towards Canada

with derricks, air machinery, hoisting apparatus, equipments, etc., for placing the tubes. The tubes are made air tight and floated to their position where they are deposited between the piles. The tubes are then bolted together. The tunnel is being covered over with cement, sand, gravel and stone so that it is thoroughly protected. It will cost \$20,000,000 and will be completed by June, 1909.

It is easily ignited and may be consumed in any grate, stove, furnace or kitchen range. It does not emit any noxious or injurious fumes, and is equally pleasing in appearance. And it is considerably cheaper in use.

Coalite is obtained in an entirely different manner from coke. The stills are automatic and continuous in their action and coal fed in at the top emerges as coalite at the

bottom. The temperature is not very high and the apparatus is not subjected to any great wear, so that the cost of maintenance is small. The effect of the gentle distillation of coal in the preparation of coalite is that a gas is evolved of superb quality—over twenty candle-power—approximating to the illuminating power of acetylene. As the process does not break down the hydrocarbons, almost a double quantity of valuable liquid by-products is obtained.

A large site for the manufacture of coalite has been obtained in England on the banks of the Thames and it is intended to open other factories in the United Kingdom so that there will be a new and large industry.

#### BELIN TELEPHOTOGRAPHY.

A Frenchman, M. Edouard Belin, has solved the problem of transmitting photographs of both faces and landscapes any distance with distinct exactness. A carbon print of the photograph to be telegraphed is placed on a revolving cylinder, while a stylus traveling over this print imparts to the line conductor by means of a lever, current difference corresponding with the differences of relief through a rheostat.

The picture is rolled on a metal cylinder for transmission and is a carbon print on rather thick paper representing a relief proportional to the intensity of the colors of the pictures. This relief is unnoticeable by touch but is sufficient for a point gliding over the surface to respond to the differences and transmit the movement in corresponding amplitude to the extremity of the arm of the lever. By means of a little slider on a rheostat connected with the line, currents of an intensity proportional to the amplitude of these movements and thus are sent the corresponding colors.

The print is received by a beam

from a Nernst lamp and an oscillograph which is a small oscillating mirror reflects the light into a lens opposite which is placed a sheet of glass called a "color scale" tinted gradually from black to absolute transparency. Thus the luminous ray is colored and is impressed on the photographic paper which is rolled on a cylinder in a dark chamber. This cylinder has a rotary motion identical with the sending station. By transposing the color scale either negative or positive prints may be obtained and the proper tone may be had by changing the color scales.

#### OPERA AND DRAMA FOR THE DEAF.

SEVERAL theatres in New York have adopted an innovation which might very advantageously be copied in other countries, since by its means the pleasures of the opera and the drama are brought to a section of the community whose enjoyment thereof would otherwise be seriously curtailed. This is the provision of "deaf stalls" equipped with the ingenious "acousticon," by means of which the deaf are enabled to hear every sound uttered on the stage. The appliance is similar in design to an ordinary telephone receiver which is held to the ear, only it is equipped with a sound magnifier which collects the sound-waves and intensifies them to such a degree as to enable them to penetrate the disabled auditory nerves. The apparatus is very neat and compact in design, the two receivers—one for each ear—being carried in a handle similar to the lorgnette, than which it is no more conspicuous. Attached to the seat is the requisite small dry battery. It must be pointed out, however, that the contrivance is only applicable to those cases of deafness in which there is no paralysis of the nerves of the ear, which malady no scientific development has yet succeeded in surmounting.

A notable later application of this device is the "dictograph," by means of which, strange to say, people whose deafness prevents them from listening to ordinary conversation can hear quite distinctly and easily. The "deaf stalls" are precisely the same price as the other similar seats in the theatre, the expense of the instruments being defrayed by the management.

#### TREATMENT OF NERVOUS DISEASES.

AT the large sanatorium in Chermits, devoted chiefly to the treatment of nervous complaints, the inclosed space utilized for air baths is the most striking feature. At a recent meeting of German scientists a sanatorium director summed up the results of this simple and inexpensive method of curing nervous complaints, and claims for it a more widespread recognition on the part of the physiologist and practitioner.

In order to secure the best results from these baths, it is recommended that they be taken when the air is as dry as possible; that care be taken at the outset against prolonged exposure; that the requisite amount of light gymnastics be assured, especially in cool weather, and that too much exposure to the direct solar rays be avoided, especially in connection with nervous complaints.

A spacious place, surrounded by trees, free from wind, with a certain amount of shade—preferably foliage—containing a gravel track, a sand heap, and a pool in the open sunlight, supplies the best combination of

favoring conditions. The application of water outside of a bathroom should be allowed in such an open space only when sunshine and adequate warmth are assured.

#### TO CURE DEAFNESS.

A STRIKING demonstration of what modern science can do was given recently at the Academy of Medicine, Paris, when, in the presence of a hundred physicians and surgeons, a girl of twenty, who two months ago was believed to be an incurable deaf mute, sang a solo, and later answered questions asked her by doctors in the audience.

She is one of four pupils of Dr. Marage, and exhibits in her accomplishments the good effects of his new system of training deaf mutes to hear and to speak.

He uses in his practice a so-called "vowel-syren," an instrument commonly used by Paris professors of acoustics to amplify the volume of the human voice.

According to Dr. Marage, cases of absolute deafness are exceedingly rare. By use of the vowel-syren he says the rudimentary faculty of his patients is rapidly developed, and at the same time they learn to imitate sounds, and thus become able to speak.

"Whatever his degree of deafness," said Dr. Marage, "the deaf mute is susceptible of improvement if he can repeat what he hears. The young girl who sang and spoke to-day has been under treatment only six weeks."

Cartyle claimed that "every stroke of honest work is throwing sunlight into some dark corner, and bringing some bit of chaos into heavenly order."

# Contents of the February Magazines



In this department we draw attention to the topics treated in the current magazines. Readers of The Busy Man's Magazine can secure from their newsdealers the magazines in which they appear. Where the newsdealers cannot supply the required copies orders will be filled from this office.

## ARMY AND NAVY.

The Woods Inquiry .....	Saturday Rev. (Dec. 14.)
The Case of Lieutenant Woods .....	Spectator (Dec. 14.)
The American Pacific Fleet .....	Spectator (Dec. 21.)
An Inquiry into the State of the Navy. A Hard .....	Fortnightly Rev.
The Defenders of Our Shore Line. F. J. Dyer .....	World's Work

## ARCHITECTURE AND THE ARTS.

Is Photography a Fine Art? .....	Spectator (Dec. 7.)
French Music in London. Arthur Symonds .....	Saturday Rev. (Dec. 14.)
The Academy's New Associate. P. G. Komodou .....	Pall Mall
Yanya. Arthur Symonds .....	Saturday Rev. (Dec. 21.)
Are We Making Too Much of Music. A. Bierbower .....	Education
The Debasement of Music in America. Mary Garden .....	Everybody's
The Actual Status of Music in America. W. J. Henderson .....	Everybody's
Carpaccio and Van Eyck. L. Binyon .....	Saturday Rev. (Jan. 4.)
Old Age in Art. L. Van der Veer .....	Pearson's (Eng.)
Stuffing and Mounting. J. Beauchere .....	Pearson's (Eng.)
The Luxembourg Picture Gallery. Thos. Hayes .....	English Illustrated
An Experiment in Arts and Crafts. M. H. Northend .....	Am. Homes & Gardens
Society and American Music. A. Farwell .....	Atlantic Monthly

## BUSINESS AND INDUSTRY.

From Task to Tackle. W. M. Webb .....	Royal
Driving Back the Sea. Robt. Howard Russell .....	Metropolitan
Work in a Lumber Mill .....	Canada (Dec. 7.)
Sydney's Great Industries .....	Canada (Dec. 14.)
How the Englishman Does Business. J. H. Collins .....	Sat. Eve. Post (Dec. 21.)
Is Roosevelt a Menace to Business? .....	Sat. Eve. Post (Dec. 21.)
Keep Off the Grid. Henry M. Hyde .....	Sat. Eve. Post (Dec. 28.)
The Newspaper and the Forest. W. S. Rossiter .....	Am. Rev. of Reviews
\$25,000 Jobs That Go Begging. Baron von Dewitz .....	Smith's
The Development and Trade of Burma. J. Nisbet .....	Asiatic Quar. Rev.

Lift Irrigation in India. Gen. J. P. Fischer .....	Asiatic Quar. Rev.
The Nation's Bread. Prof. H. Snyder .....	Harper's
Our Trade in Manufactured Goods. J. H. Schooling .....	Fortnightly Rev.
A Short Cut to Boston. Chas. C. Johnson .....	Appleton's
A School for American Business Men. Wm. S. Harvey .....	Appleton's
The Quest of the Magic Carpet. F. Clarkin .....	Everybody's
Way Manufacturers Want Tariff Reform. H. E. Miles .....	North Am. Rev.
The Knack of Handling Employees. R. W. Sears .....	Am. Business Man
Bryan's Third Hope a Menace to Business. A. Williams .....	Am. Business Man
Selling on Installments. M. J. Spiegel .....	Am. Business Man
The Business End of a Theatre. R. C. Whitney .....	Am. Business Man
Educating a Sales Force. B. O'Hara .....	Am. Business Man
Municipally Regulated Prices. P. S. A. Fellas .....	Am. Business Man
The Retail Store in Paris. D. Austin .....	Am. Business Man
National Salesmanship. E. M. Schanidig .....	Am. Business Man
Copper—The Wealth It Has Produced. M. Ferguson .....	Am. Business Man
New Cures for Old Ills. W. Nash .....	Pacific Monthly
Greatest Business Problem in America. S. W. Allerton .....	Sat. Eve. Post (Jan. 4.)
The Yankee Invasion. J. H. Collins .....	Sat. Eve. Post (Jan. 11.)
Fortunes in Philippine Trees. N. Forest .....	Technical World
To Farm for Basket Willows. Rene Rache .....	Technical World
To Make Limes Cheap As Cotton. F. N. Bauskett .....	Technical World
Rebuilding a Great Canal. Lindon Bates, Jr. .....	Technical World
One Ton of Coal to do the Work of Two. A. W. Page .....	World's Work
The Divinity of Business. E. Hubbard .....	Cosmopolitan
Personal Touch Across the Counter. F. M. Low .....	System
Making the Most of the Working Force. H. J. Hapgood .....	System
How Wholesalers Can Use Electric Roads. D. V. Casey .....	System
Retail Store Advertising. C. L. Pancost .....	System
How to Insure Prompt Deliveries. J. B. Revoh .....	System
Accuracy in Shipping Goods. H. L. Wells .....	System
System of Interest and Rent Accounting. D. Lay .....	System
Turning Prospects into Buyers. V. C. Snyder .....	System
Handling Advertising Contracts. Geo. L. Stevens .....	System
Training Business Scouts. W. Fawcett .....	System
Accounting System for the Architect. A. Kelany .....	System

## CHILDREN.

Cry Babies. M. Tindal .....	Royal
Irrepressible Tendency of Babies to Grow Up. W. Hutchinson, M.D. ....	Woman's Home Companion
How to Make Your Own Snowshoes. Dan Beard .....	Woman's Home Companion
What Has Been Done for the Children. ....	Woman's Home Companion
Baby's Morals. M. S. Wrich, M.D. ....	Woman's Home Companion

## EDUCATION AND SCHOOL AFFAIRS.

The Social Value of the Educated Class. Wm. James .....	McClure's
On Victorian English. R. L. G. ....	Living Age (Dec. 28.)
Lessons in Everyday English. Carl C. Marshall .....	Sheridan Writer
Study of the Human Body .....	Sheridan Writer
Ins and Outs .....	Spectator (Dec. 21.)
Schoolmasters and the Small Boy .....	Spectator (Dec. 28.)
The Limitations of Pedagogy. Prof. R. T. Hone (translator) .....	Education
Education in Public Schools of Deaf, Etc. Sept. A. W. Edson .....	Education
The School System of Switzerland. A. Wetter .....	Education
The Department of Literature in College. Prof. F. H. Fowler .....	Education
Coolie Education in India and Ceylon. A. G. Wias .....	Asiatic Quar. Rev.
The Aristocracy of the Paris of Speech. Prof. Lounsbury .....	Harper's

The University of Paris. Pres. Sheving. Harper's  
A School for American Business Men. Wm. S. Harvey. Appleton's  
Americans and the Rhodes Scholarships. S. Peer. Putnam's  
American Teaching Around the World. E. A. Forbes. Putnam's  
A Practical Experiment in Fletcherian. F. M. Bjorkman. Putnam's  
Public School Cookery. M. R. Hartt. Putnam's

## FICTION.

## Complete Stories.

The Duchesse of Dreams. Edith Maevane. Lippincott's  
The Woman He Loved. Marie Van Vorst. Lippincott's  
A Story That Went Wrong. Theo. L. Masson. Lippincott's  
Mrs. Welmer's Gift of Tongues. E. Singmaster. Lippincott's  
The Widow Smith's Dog. Wm. R. Lighton. Lippincott's  
Rakes. W. L. Comfort. Lippincott's  
His Hand and Seal. M. McD. Bodkin. Royal  
The Credit of the Bank. C. E. Lichfield. Royal  
Unlabeled. Victor L. Whitechurch. Royal  
Her Heart. Owen Oliver. Royal  
The Crystal Gazer. Mrs. Mary Watte. McClure's  
A Pair of Diamonds. Will Adams. McClure's  
Wilkinson's Wife. May Sinclair. McClure's  
The Night Nan Grew Up. Marion Hill. McClure's  
Mrs. McClanahan and the Chinese Laundry. Mrs. A. H. Vorse. McClure's  
An Accidental Saint. Charlotte Wilson. Collier's (Dec. 21.)  
Enter Santa Claus. R.U.E. Mrs. J. Putrelle. Sat. Eve. Post (Dec. 21.)  
The King's Friend. Marie Van Vorst. Sat. Eve. Post (Dec. 21.)  
The Parlor Socialists. E. S. Field. Sat. Eve. Post (Dec. 28.)  
The Adventures of Leander. Edwin L. Sahlin. Home Magazine  
Where Alderman Barnes Fell Down. Wm. H. Osborne. Home Magazine  
The Slipper of Fate. Walter Jones. Home Magazine  
His Honor the District Judge. Jno. Le Breton. London  
A Wife's Decision. Constance Clyde. London  
The Autocrat of the Swivel Chair. E. M. Lyhout. London  
The Conductor of Captain Rafferty. St. John Bradner. Idler  
One Christmas Eve. Lillian Gask. Idler  
Fell Circumstance. Laurence Enfield. Idler  
The Fame of Sidney Ormond. Robert Barr. Idler  
Pope Carmona's Bull Fight. G. M. Armstrong. Idler  
What's in a Name. M. Hara. Corst. Pall Mall  
The Shyl of Venice. Rachel S. Maenamar. Pall Mall  
My Lady's Lord. H. C. Bailey. Pall Mall  
The Whisperer. Katharine Lyman. Irish Monthly  
Dick Hillfield's Double. Alfred Colbeck. Chambers' Journal  
A Wax Candle. T. W. Wilson. Chambers' Journal  
The Arrow Point Estate. B. M. Sinclair. Smith's  
Richmond and the Mayor-General. E. Philpotts. Smith's  
By Grace of Understanding. R. F. Andrews. Smith's  
A Job for Herod. Holman F. Dey. Smith's  
The Flat Above. Coralle Wilcox. Smith's  
Hayoke and Algo. K. and H. Prellard. Idler  
My Night in Jedro Parry. Cornhill  
Love and a Bee. G. F. Bradley. Cornhill  
A Long Sign. Mrs. F. Milnor. Education  
The Great Find. Paul E. Tricau. Collier's (Dec. 28.)  
Rafferty's Rule. Frank L. Packard. Collier's (Jan. 4.)  
The Reaping. Mary L. Taylor. Smart Set  
Love No, Love My Dog. Emory Pottle. Smart Set  
Mrs. Langhorn Goes Home. W. C. Wenderby. Smart Set  
The Prigdal Parent. Guy Bolton. Smart Set

The Master Sings. Ludwig Lewisshie's. Smart Set  
Glory of Youth. Temple Bailey. Smart Set  
Dona Victoria. Percival Gibbon. Harper's  
The Monks of Saint Bride. H. Templeton. Collier's (Jan. 11.)  
An African Andromeda. W. H. Adams. Living Age (Jan. 11.)  
The First of Fate. Porter E. Browne. Appleton's  
Mr. Hanks Branches Out. C. A. Phelps. Appleton's  
The Man Child. Leo Crane. Appleton's  
The Substitute. Edith Barnard. Appleton's  
The Hostage. O. A. Liljenkrantz. Appleton's  
The Comedienne. B. D. Lloyd. Ainslee's  
The Memento. O. Henry. Ainslee's  
Her Prerogative Hand. Lily A. Long. Ainslee's  
The Open Window. C. Hamilton. Ainslee's  
A Boy and the Man. J. Farnel. Ainslee's  
The Mariposa War. R. Norton. Ainslee's  
A Man's Part. R. I. Bland. Ainslee's  
An Episode That Became an Epithet. M. Kennedy. Ainslee's  
The Freshwater. W. B. M. Ferguson. Popular  
When the Sea Gives Up Its Dead. A. M. Chisholm. Popular  
The White Thread. B. M. Bowser. Popular  
Both Ways Smith. Frank Saville. Popular  
The Humiliation of the Presidents. R. Dudley. Popular  
The Crucial Hour. Frank I. Fletcher. Popular  
A Quarter to Four. Wm. W. Cook. People's  
The Cry By Night. B. Brandenburg. People's  
A Bargain in Dolls. Leo Crane. People's  
The Embroider. Len Low. People's  
Mrs. Farren's Annette. W. Godfrey. People's  
Friends. H. Hazeltine. People's  
Amateur Night. P. Wilson. People's  
The Tenth Alexander. Gen. H. Chester. Red Book  
Theodore's Father. Edward Buttword. Red Book  
For Auld Lang Syne. Mary R. Elcheater. Red Book  
The Imperishable Child. Mrs. L. Peaster. Red Book  
The Playground of the Winds. D. Conledge. Red Book  
Compensation. Owen Killare. Red Book  
Their Trial Marriage. Mary K. Maule. Red Book  
The Scorch. M. R. Cooke. Blue Book  
At the Sign of the Dove. Wm. Mac. Raine. Blue Book  
The Overlord of Bungo-Pa. J. A. Tiffany. Blue Book  
The Test. C. Mariott. Blue Book  
Tangled. R. H. Porter. Blue Book  
The Affair of the Iron Post. Wm. J. Bacont. Blue Book  
A Wild Way of Love. Wm. Bulfinch. Everybody's  
The Shifted Burden. Mary H. Vorse. Everybody's  
The Transfer of Gogole. R. J. Rath. Everybody's  
The Honor of Saint. Cere. J. M. Forman. Everybody's  
The Middle Aged Failure. M. Foster. Everybody's  
The Outwitting of An Indian. S. L. Coleman. Pacific Monthly  
Doc. Austin Adams. Everybody's  
The Law of the Desert. D. Kennicott. Pacific Monthly  
How It Happened. P. E. Browne. Success  
The Bear and the Bomb. L. Angustin. Success  
Meholland's Victory. W. B. Osborne. Success  
The Memoire of a Co-Ed. E. L. Sahlin. Success  
Men Who Got Caught. A. Train. Sat. Eve. Post (Jan. 4.)  
Marcell. Gilbert Parker. Sat. Eve. Post (Jan. 4.)  
The Reign of Regina. D. Deskin. Sat. Eve. Post (Jan. 11.)  
Billy and the Tulip. M. Dickinson. Good Housekeeping  
His Excellency the Governor. L. M. Cooke. Putnam's  
The Tempting of Peter Shiles. E. Smith. Putnam's



The Plagiariet. H. Newman	English Illustrated
A Modern Esau. P. C. Phillips	English Illustrated
The Great Oriental Beer. Grant Allen	English Illustrated
The Packman's Bundle. H. Russell	English Illustrated
For the Honor of the Balloon Corps. F. Palmer	Scribner's
The Missing St. Michael. F. Cotton	Scribner's
The Unknown. Geo. Hibbard	Scribner's
The Milkop. Hilda Cowham	Pearson's (Eng.)
The Foscobia. Mrs. Harvard. B. Bedford	Pearson's (Eng.)
Youth's Sweet Scented Manuscript. M. Woodward	Pearson's (Eng.)
An Adventure of St. Valentine's Night. M. D. Post	Pearson's (Am.)
The Midnight Meeting of the Emperors. A. V.	Pearson's (Am.)
The Thug. F. R. Bechdel	Pearson's (Am.)
The Teeth of the Gift Horse. M. Cameron	Woman's Home Companion
The Swan of Avon Ma. J. Oppenheim	Woman's Home Companion
Though Life Us Do Part. E. S. Phelps	Woman's Home Companion
The Social Supremacy of Miss Hart. E. B. Edwards	Woman's Home Companion

A Night of Enchantment. Mrs. W. Woodrow	Cosmopolitan
The End of Jno. Dykes, Burgess. E. P. Oppenheim	Cosmopolitan
The Courtship of Janosefsky. E. Lessing	Cosmopolitan
The Face of Clay. A. S. Pier	Atlantic Monthly
Hearin' the Project. Geo. S. Wasson	Atlantic Monthly

## Serial Stories.

The Red City. Dr. Mitchell	Century
Telefunken. Edwin Palmer	Sat. Eve. Post (Dec. 21.)
Hill Biso. W. B. Maxwell	London
The War in the Air. H. G. Wells	Pall Mall
The Dual. Jos. Courad	Pall Mall
Catherine's Child. Mrs. H. de la Pasture	Cornehill
Who Lady Poynder. Richard Marsh	Appleton's
The Courtship. S. K. White	Sat. Eve. Post (Jan. 11.)

## FOR THE WORKERS.

The Stenographer as the Mental Valet. E. H. Keller	Shorthand Writer
The Miracle of Self-confidence. O. S. Madden	Success
Auto-suggestion and Its Use. Rev. S. McCoub, D.D.	Good Housekeeping

## HANDICRAFT.

Practical Hints on Stenciling. M. T. Priestman	Country Life in Am.
How to Make Your Own Snow Shoes. Dan Beard	Woman's Home Companion

## HEALTH AND HYGIENE.

Sleeplessness. Dr. Geo. L. Walton	Lippincott's
Warning War Upon Pain. N. H. Alecock M.D.	London
Dancing, An Ideal Exercise. F. Peterson, M.D.	Collier's (Jan. 11.)
Insanity and the Nation. H. A. Bruce	North Am. Rev.
Yellow Fever and the Mosquito Theory. Dr. R. B. Leach	North Am. Review
Tell-tales of Disease. W. Hutchinson	Sat. Eve. Post (Jan. 4.)
The Consumptive at Home. Jno. B. Huber, A.M., M.D.	Good Housekeeping
Royal Roads to Health	Pearson's (Eng.)

## HISTORY.

Gypsies and Gypsying. T. Watts-Dunton	Sat. Rev. (Dec. 7.)
War Journals of "Giribaldi's Emelchuan." G. M. Trevelyan	Cornehill

The "Barnum" Theory. Prof. N. Schmidt	Hibbert Journal
The Bombardment of Cashanlan. L. J. Brown	Living Age (Jan. 4.)
Some Phases of Literary New York in the Sixties. W. L. Alden	Putnam's

## HOUSE, GARDEN AND HOME.

Potatoes Worth Having. E. D. Darlington	Garden
Four Plans for a 50x125-ft. Plot. F. C. Leible	Garden
Growing Fancy Grapes for Local Markets. S. W. Fletcher	Garden
How to Raise Big Crops in Dry Season. E. H. Doane	Garden
Weeds and Weevils in Seeds. E. H. Doane	Garden
How to Keep Cut Flowers. F. C. Leible	Garden
Raising Big Cabbage Crops for Profit. R. W. M.	Garden
A Reason for Poultry Failures. Otis Barnum	Garden
Starting Vegetable and Flower Seeds	Garden
Some Interesting Formal Gardens. M. H. Northend	House & Garden
The Furnishing of a House. M. Hedges	House & Garden
Native Shrubs. Wm. S. Rice	House & Garden
Heating Houses. J. B. Chase	House & Garden
Window Gardening in Winter. Eben E. Rexford	House & Garden
Planning the Kitchen Garden. Ida S. Bennett	House Magazine
The Best Perennials. Tarkington Baker	House Magazine
A Suburban Home in the Making. E. L. Fullerton	Suburban Life
The Making of a Cheerful Home. R. Morton	Suburban Life
Planting With a Definite Purpose. Ina G. Lahor	Suburban Life
Artist's Home on Original Lines. H. W. Spalding	Suburban Life
New Winter Plantings for Home Grounds. T. McAdam	Country Life in Am.

The Best and Worst Shrub in America. W. Miller	Country Life in Am.
A Famous French Villa Revived. C. Harwood	Country Life in Am.
A House Furnished in Antiques. J. Stuyvesant	Country Life in Am.
Typical American Stucco Houses. H. H. Saylor	Country Life in Am.
The House of Edward A. Schmidt, Radnor, Pa.	Am. Homes & Gardens
B. Ferree	Am. Homes & Gardens
Sunken Gardens of California. C. F. Holder	Am. Homes & Gardens
Residence of H. R. Bishop, Norfolk, Conn.	F. D. Nichols
Nichols	Am. Homes & Gardens
Movable Homes. E. Meyer	Am. Homes & Gardens
The Suburban Home of G. W. Graham. W. Williams	Am. Homes & Gardens

Simple Planting for Small Home Grounds. Geo. W. Wickham	Am. Homes & Gardens
House at Berkeley Hills, Cal. Jno. Sherman	Am. Homes & Gardens
Built-in Furniture in the Home. L. Shrimpton	Am. Homes & Gardens
Boudoirs, Dens and Smoking Rooms. L. H. French	Putnam's
Planning the Bungalow. A. Rehmans	Good Housekeeping
Some Historic Houses. A. Sutherland	English Illustrated
A Twentieth Century Home. A. R. Willis	Woman's Home Companion
The January Flower Garden	Spectator (Jan. 4.)

## IMMIGRATION AND EMIGRATION.

Letters from Prosperous Emigrants	Canada (Dec. 7.)
Our Tribute to Europe for Immigrant Labor. C. F. Spears	North Am. Review
The Protection of Immigrant Women. F. A. Keller	Atlantic Monthly

## INVESTMENTS, SPECULATION AND FINANCE.

American Finance. Jno. Paul Ryan	Metropolitan
Government Banks of Three Great Powers. Will Payne	Sat. Eve. Post (Dec. 28.)

Financial Study for the Young Married Couple. M. Harland .....	Home Magazine
Curcure Reform. Robt. E. Ireton .....	Am. Rev. of Reviews
The Cold Flood and Its Problems. J. P. Norton. Am. Rev. of Reviews	Over Niagara .....
How the Truth Saved the Day. G. C. Lawrence .....	Living Age (Jan. 11.)
Good Out of Evil. H. L. Higginson .....	Appleton's
How a Panic Was Averted. A. Ollihert .....	Appleton's
Why Mr. Morgan? Wm. C. Cornwell .....	Appleton's
Humanizing a Corporation. Geo. W. Perkins .....	Appleton's
Money Talks. A Crisis, or a Panic? J. H. Gannon, Jr. ....	Pearson's
Shall One Buy Stocks Because They Are Cheap? .....	World's Work
Safeguarding the Trust Companies. C. M. Keys .....	World's Work
The Country Banker. C. M. Harger .....	Atlantic Monthly
The Panic and the Banks. F. S. Mead .....	Atlantic Monthly

## LABOR PROBLEMS.

Labor Conditions in Canada .....	Canada (Dec. 14.)
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## LIFE STORIES AND CHARACTER SKETCHES.

Reminiscences of Gen. S. W. Ferguson .....	Metropolitan
Two Diplomats. Chas. Whibley .....	Living Age (Dec. 28.)
Mrs. Francis Thompson. Wilfrid Mayne .....	Living Age (Dec. 28.)
Thomas Bailey Aldrich. Wm. Winter .....	Sat. Eve. Post (Dec. 28.)
John A. Johnson, Governor of Minnesota. Wm. P. Kirkwood .....	Home Magazine
The Eminent Eugene To-day. B. Cavellier .....	London
Mr. Charles S. Newton. Alfred E. T. Watson .....	Bedfordton
Washington As a Colonial Magnate. R. N. Vallandigham .....	Putnam's
Kent and Shelley in Rome. R. Simboli .....	Putnam's
The Laureate of the Habitants. J. Gregg .....	Putnam's
A Great English Administrator. Sir Robert Hart Straight .....	Putnam's
Mrs. Wharton. H. G. Dwight .....	Putnam's
Oscar II., a Democratic Monarch. A. Swedish-American .....	Am. Rev. of Reviews
Wm. James, Man and Thinker. E. Bjorkman .....	Am. Rev. of Reviews
Lord Kelvin .....	Spectator (Dec. 21.)
Lord Kelvin .....	Saturday Review (Dec. 21.)
Victoria's Sovereignty. Geo. W. E. Russell .....	Living Age (Jan. 11.)
Lord Kelvin .....	Living Age (Jan. 11.)
Dickens and Hans Anderson. S. W. Matz .....	Living Age (Jan. 4.)
Charles Lever and His Friends. T. H. S. Escoffier .....	Fortnightly Rev.
John Greenleaf Whittier. F. Orlhier .....	Fortnightly Rev.
Why Mr. Morgan? Wm. C. Cornwell .....	Appleton's
Admiral Sir Leopold M'Clelland. Sir C. R. Markham .....	Geographical Journal
Richard Mansfield, the Man. C. Hamilton .....	North Am. Review
Rockefeller. Chas. E. Russell .....	Human Life
Benjamin Thompson. M. Robt .....	Human Life
The Kaiser. V. Thompson .....	Human Life
Gen. W. Perkins. Albert P. Terhune .....	Human Life
The Real Lawson. Frank Fayant .....	Success
Famous Pages. R. de Cardova .....	Pearson's (Eng.)
Gen. Wm. J. Palmer A Builder of the West .....	World's Work
Rudyard Kipling. W. B. Parker .....	World's Work
Stendhal. Jas. Huneker .....	Scribner's
Washington's Living Relatives. Guy E. Mitchell .....	Technical World
Morgan the Magnificent. Jas. Creelman .....	Pearson's
Chas. Dana Gibson. P. Maxwell .....	Pearson's
Mrs. Beech and Her Career. Wm. Armstrong .....	Woman's Home Com.

## MISCELLANEOUS.

Diagnoses. Ellis O. Jones .....	Lippincott's
Sense and Sensibility. Helen Keger .....	Century
Progress in Photography. Chas. H. Coffin .....	Century
Science in the Body Politic .....	Saturday Rev. (Dec. 7.)
Who Does Old Age Begin? .....	Spectator (Dec. 7.)
Walking With Weston. Arthur Ruhl .....	Collier's (Dec. 21.)
Social Intercourse .....	Spectator (Dec. 14.)
Opportunity and Crime .....	Spectator (Dec. 14.)
Thackeray's Ballads. Lewis Melville .....	Living Age (Dec. 28.)
Postal Rates to the United States .....	Living Age (Dec. 28.)
The Cost of Living. Will Payne .....	Sat. Eve. Post (Dec. 21.)
The Battle of the Bottle. Harris Dickson .....	Sat. Eve. Post (Dec. 28.)
Literary New York in the Sixties. W. L. Alden .....	Putnam's
A Fourfold Golden Jubilee .....	Irish Monthly
Colored Precious Stones. R. Burnett .....	Chambers' Journal
Some Curiosities of Poaching. T. C. Bridges .....	Chambers' Journal
Truth in the Witness Box .....	Spectator (Dec. 21.)
Freemasonry of the Alps .....	Spectator (Dec. 21.)
The Language of Fine Clothes .....	Saturday Rev. (Dec. 21.)
Romance and Reality. Laurence Binyon .....	Saturday Rev. (Dec. 21.)
The Cant About Riches .....	Spectator (Dec. 28.)
The Charity Policy of Debt .....	Saturday Rev. (Dec. 28.)
Cadillac Inset and Haul .....	Saturday Rev. (Dec. 28.)
From the Landlady's Side. Anne O'Hagan .....	Smith's
Reminiscences of the Sunday Tramps. Prof. J. Sully .....	Cornhill
A Review of the Year 1907. S. E. Moffett .....	Collier's (Jan. 4.)
Manners, Money and Morals. Edgar Saltus .....	Smart Set
Suburban Church as a Social Centre. H. W. Clark .....	Suburban Life
The Cheerfulness of San Francisco. J. L. Williams .....	Collier's (Jan. 11.)
The Hawey Criminal .....	Living Age (Jan. 11.)
Scobs. S. Macnaughton .....	Living Age (Jan. 4.)
Taste in Poetry. Edmund Gosse .....	Putnam's (Jan. 4.)
Super-Wealth .....	Living Age (Jan. 5.)
Reading and Ignorance .....	Living Age (Jan. 4.)
Half-penny History. Adam Lerimer .....	Living Age (Jan. 4.)
Evolution and Character. Alfred R. Wallace .....	Fortnightly Rev.
Love One Another. Leo Tolstoy .....	Fortnightly Rev.
Spanish Ideals of To-day. H. Ellis .....	Fortnightly Rev.
An American in London. Sam G. Blythe .....	Everybody's
Coast Peoples. Ellen C. Semple .....	Geographical Journal
Misconceptions As To South America. L. S. Howe .....	North Am. Rev.
The Faming of Polygamy. Sumner B. Slocot .....	North Am. Rev.
A Royal Romance. E. Weidmann .....	Human Life
Bohemian Glasware. W. A. Dyer .....	Country Life in America
Drugging a Race. Samuel Mervin .....	Success
Edwin Markham's Pyrie. E. Markham .....	Success
Funny Little New York. H. Rhodes .....	Sat. Eve. Post (Jan. 4.)
Hypnotism That Did Not Hypnotize. W. L. Howard, M.D. ....	Sat. Eve. Post (Jan. 11.)
My Lady's Hat. E. Hough .....	Sat. Eve. Post (Jan. 11.)
The Collecting of Old Pewter. P. W. Humphrey .....	Am. Homes & Gardens
The Hero of Camden Town .....	Sat. Rev. (Jan. 4.)
My Young Men .....	Sat. Rev. (Jan. 4.)
Lochan Falloch. R. B. Cunningham .....	Sat. Rev. (Jan. 4.)
Co-operation in Housing .....	Spectator (Jan. 4.)
The Dangers of Agreement .....	Spectator (Jan. 4.)
Mails .....	Spectator (Jan. 4.)
A Kindergarten for Mules. M. K. Maule .....	Pearson's
Remarkable Home for Savage Birds. J. B. Van Brussel .....	Technical World
Reuniting a State. Geo. C. Calhoun .....	Technical World

How Money Carries Poison, Richard Benton.....Technical World  
 Santiago: The Metropolis of the Andes. A. Raul.....Seribner's  
 Chateau and Country Life in France. Mme Waddington.....Seribner's  
 Cornish Humor. E. W. Crofts.....English Illustrated  
 What Germany Can Teach Us. R. H. Schauffer.....World's Work  
 The Prevention of Poverty. A. B. Reeve.....World's Work  
 The Human Toll of the Coal Pit. E. A. Forbes.....World's Work  
 Some Adventures With the Police. Jack London.....Cosmopolitan  
 The Poetry of Leigh Hunt. A. Symonds.....Atlantic Monthly  
 Norwegian Life. H. H. D. Pierce.....Atlantic Monthly

## MUNICIPAL AND LOCAL GOVERNMENT.

Water and Life. Edward Wegmann.....Metropolitan  
 A Carb on Corporation Abuses. I. F. Marcomson. Sat. Eve. Post (Jan. 11).  
 Germany and Posen.....Empire Review  
 Village Life in the Bombay Mofussil. G. K. Betham.....Empire Review  
 New Growth of Great Cities. C. F. Carter.....Empire Review  
 The Growth of London Pauperism.....Spectator (Jan. 4.)  
 The Irish Gaoler and His Job.....Saturday Rev. (Jan. 4.)  
 The Purchase of Haskinsville Gas. F. B. Rae, Jr.....System

## NATURE AND OUTDOOR LIFE.

Modern Nature Study Discloses Nature Fakirs. B. Dale.....Lippincott's  
 The Life History of a Cheetah. Sarah E. Ghosh.....Royal  
 Wild Animal Psychology. Wm. T. Hornaday.....McClure's  
 Canadian at the Zoo.....Canada (Dec. 14.)  
 Canadian Forests in Early Winter. E. J. McVeigh.....Rod and Gun  
 The Buffalo. A. R. Douglas.....Rod and Gun  
 Our Vanishing Deer. A. C. Pratt, M.P.P.....Rod and Gun  
 The Wild Pigeons. W. D. Hobson.....Rod and Gun  
 The Woods in Winter Time. F. B. Dead.....Rod and Gun  
 Days With a Mother Bird. J. Brooks.....Harper's  
 The Spaniel. K. E. Willis.....Suburban Life  
 Simple Cases of Tree Surgery. Geo. H. Allen.....Suburban Life  
 The Bobwhite of the Sedge Fields. W. L. Colville.....Recreation  
 Scarcity of Grouse in the East.....Recreation  
 Country Life in London County. W. A. Dyer.....Country Life in Am.  
 Is the Show Dog Degenerating. H. Davenport.....Country Life in Am.  
 J. Watson.....Country Life in Am.  
 The Gulls. Prof. W. L. Dawson.....Pacific Monthly

## POLITICAL AND COMMERCIAL.

In case of War With Japan.....Metropolitan  
 The Franco-Canadian Treaty.....Canada (Dec. 7.)  
 Words, Words, Words at Washington.....Saturday Rev. (Dec. 7.)  
 The Portuguese Play.....Saturday Rev. (Dec. 7.)  
 Mr. Roosevelt's Message.....Spectator (Dec. 7.)  
 The Third Duma.....Spectator (Dec. 7.)  
 Prince Bulow and France.....Spectator (Dec. 7.)  
 London County Council and False Economies.....Spectator (Dec. 7.)  
 The Trust and the Legislature.....Collier's (Dec. 21.)  
 Facts Against a Cry.....Saturday Rev. (Dec. 14.)  
 The Faith of Empire.....Saturday Rev. (Dec. 14.)  
 The Law of the Land or of the League? W. H. Long, M.P.  
 .....Saturday Rev. (Dec. 14.)  
 Lord Curzon on Imperialism.....Spectator (Dec. 14.)  
 Mr. Balfour's Latest Speech.....Spectator (Dec. 14.)  
 The Nemesis of Paradox.....Spectator (Dec. 14.)  
 The Bernadottes.....Spectator (Dec. 14.)  
 How the Cuban Problem Might Be Solved. Capt. John  
 H. Parker.....Am. Rev. of Reviews

Lord Lansdowne's Glasgow Speeches.....Spectator (Dec. 21.)  
 Constitutional Kingship.....Spectator (Dec. 21.)  
 Sir Edward Grey.....Spectator (Dec. 21.)  
 Mr. Asquith and the House of Lords.....Saturday Rev. (Dec. 21.)  
 Japan and India.....Spectator (Dec. 28.)  
 The Confusion in Persia.....Spectator (Dec. 28.)  
 Socialism and Tariff Reform.....Spectator (Dec. 28.)  
 Cabinet Ministers and Their Salaries.....Spectator (Dec. 28.)  
 Magyars and Slaves.....Spectator (Dec. 28.)  
 Man and Beast in Ireland.....Saturday Rev. (Dec. 28.)  
 Froth in Persia.....Saturday Rev. (Dec. 28.)  
 Anglo-Russian Convention. Col. C. E. Yate.....Asiatic Quar. Rev.  
 New Swadeshi. Sir R. Lethbridge.....Asiatic Quar. Rev.  
 Judicial and Executive Functions in India. S. M.  
 Mitra.....Asiatic Quar. Rev.  
 The Future of Nigeria. Maj. A. G. Leonard.....Asiatic Quar. Rev.  
 The Grievances of the Uriya Race. Maj. A. G.  
 Leonard.....Asiatic Quar. Rev.  
 Islam in China. B. H. Parker.....Asiatic Quar. Rev.  
 America in the Pacific.....Living Age (Jan. 11.)  
 A Challenge to Socialism. Dr. J. B. Crozier.....Fortnightly Rev.  
 Two Imperial Democrats. Edward Salmon.....Fortnightly Rev.  
 When Diplomacy Fails. Gen. W. H. Carter.....North Am. Review  
 The Election Laws and Modern Conditions. J. T. Clark.....North Am. Rev.  
 Roosevelt Tinkering With the Tariff. R. J. Graham.....North Am. Rev.  
 Presidential Timber in New York. A. H. Lewis.....Human Life  
 Something New in Government. H. S. Cooper.....Success  
 Why Roosevelt Quit. O. Opp.....Success  
 The Indians in the Transvaal.....Spectator (Jan. 4.)  
 Lord Curzon and the House of Lords.....Saturday Rev. (Jan. 4.)  
 The Secret Congress.....Saturday Rev. (Jan. 4.)  
 Lord Curzon and the Prime Minister.....Spectator (Jan. 4.)  
 The Political Wisdom of the Old Testament.....Spectator (Jan. 4.)  
 The United States on the Warpath.....Empire Review  
 The Revolution in Persia.....Empire Review  
 Belgium and the Congo Free State. E. Diezy, C.B.....Empire Review  
 British Preference. Hon. A. Deakin.....Empire Review  
 Japan's Action in Korea. S. S. Lee and J. E. Song.....Empire Review  
 At the Threat of the Republic. C. R. Russell.....Cosmopolitan  
 The Significance of Political Parties. A. L. McLaughlin.....Atlantic Monthly

## POETRY.

A Counsel of Perfection. F. E. B.....Royal  
 Mars: The Evolution of Life. Prof. Lowell.....Century  
 May and December. R. C. Lehmann.....Living Age (Dec. 28.)  
 Remembrance. Alfred Noyes.....Pall Mall  
 His Last Wish. Nora T. O'Mahony.....Irish Monthly  
 Wizard Winds. Chas. L. Kimball.....Irish Monthly  
 A New Par. Psalm. S. A. R.....Irish Monthly  
 In Days of Yore. Isabel Ormiston.....Smith's  
 The Christmas Tea Party. A. F. Wallis.....Cornhill  
 The Ghazals of Hafiz. A. Rogers.....Asiatic Quar. Rev.  
 Forest Fires. Edith Wyatt.....Collier's (Dec. 28.)  
 Snow and Pine. Georgia W. Pangborn.....Collier's (Jan. 4.)  
 The Cynic. Theodosia Garrison.....Smart Set  
 For Whom? Edith M. Thomas.....Smart Set  
 Ballads of the Journey's End. M. Sackville.....Living Age (Jan. 11.)  
 My Garden. Adeline M. Banks.....Living Age (Jan. 4.)  
 The Sun's Last Shadow. M. M. Watson.....Living Age (Jan. 4.)

A Winter Night Fantasy. W. Struthers.....	Ainslee's
The Web of Life. B. S. Wilson.....	Ainslee's
A Woman's Prayer. K. Lyne.....	Ainslee's
Do It Now. N. Waterman.....	Success
The Cheerful Philosopher. R. P. Greene.....	Success
Watch Yourself Go By. S. W. Gillilan.....	Success
Ballade of Pleasant Thoughts. H. Susman.....	Success
Mother and Daughter. E. G. Eastman.....	Woman's Home Companion
A Dirge. P. B. Shellee.....	Pearson's
Plato in Egypt. E. B. O'Reilly.....	Putnam's
One Whose Name Was Written in Water. C. Urmey.....	Putnam's
Dusk. S. Tenside.....	Putnam's
On a Subway Express. C. Perkins.....	Atlantic Monthly
Sanctum. Sanctum. H. Soule.....	Atlantic Monthly
Hamper. H. Van Dyke.....	Atlantic Monthly
Rescue. H. Marcus.....	Cosmopolitan
The New Bear. W. Dodge.....	Cosmopolitan

## RAILROADS AND TRANSPORTATION.

The Railway Workers of England. Geo. J. Wardle, M.P.....	London
Australian Railway Travel.....	Chambers' Journal
Taking the Railway to the People. E. Mayo.....	Appleton's
Over the Florida Keys by Rail. Ralph D. Paine.....	Everybody's
What People Owe Railroads. B. F. Yrakum.....	Sat. Eve. Post (Jan. 11.)
Climbing Mountains by Rail. H. Hale.....	Technical World

## RELIGION AND THE CHURCH.

The Church Militant in France.....	Saturday Rev. (Dec. 14.)
A Challenge to Mr. McKenna.....	Saturday Rev. (Dec. 21.)
The Prospects of Modernism. Rev. Geo. Tyrrell.....	Hibbert Journal
The Papal Encyclical. Rev. Father Gerard.....	Hibbert Journal
The Papacy in Its Relation to American Ideals. Rev. L. H. Schwab.....	Hibbert Journal
The Immortality of the Soul. Sir Oliver Lodge.....	Hibbert Journal
The Religion of Sensible Scotsmen. Wm. Wallace, LL.D.....	Hib. Journal.
Religion a Necessary Educational Constituent. Prof. Muirhead.....	Hibbert Journal
Reasonableness of Christian Faith. Rev. Wm. Adams, D.D.....	Hibbert Journal
The Alchemy of Thought. L. P. Jacks.....	Hibbert Journal
Sources of the Mystical Revelation. Prof. Geo. A. Coe.....	Hibbert Journal
Modernism and the Papal Encyclical. Rt. Rev. C. Moyes.....	Living Age (Jan. 4.)
The Papacy and Christianity. Archbishop Ireland.....	North Am. Rev.

## SCIENCE AND INVENTION.

The Problems and Value of Aerial Navigation. Geo. K. Turner.....	McClure's
Character of Feet: The New Science of Podology.....	London
The Airship As a Destroyer. P. H. O. Williams.....	Pall Mall
Electricity's Latest Triumphs. Geo. Iles.....	Am. Review of Reviews
The Coming Conquest of the Air. R. L. R. Jones.....	Am. Rev. of Revs.
An Air Line Across the Everglades. Wm. A. Du Pay.....	World's Work
Wires and Wireless Among the Snows. S. Crainight.....	Technical World
Is Science's Dream Realized? F. C. Perkins.....	Technical World
The Things That Live on Mars. H. G. Wells.....	Cosmopolitan
Story of the Mars Expedition. Prof. D. Todd.....	Cosmopolitan
The Ultra-Violet Microscope. H. Godfrey.....	Atlantic Monthly

## SPORTS AND PASTIMES.

A Sportsman in Newfoundland.....	Canada (Dec. 7.)
Trial Eight and the New Style in Rowing.....	Saturday Rev. (Dec. 21.)
Big Game Hunting in Canada.....	Canada (Dec. 21.)
The Gentle Art in the Gold Coast. W. H. Adams.....	Badminton
Caribou Hunting in British Columbia. R. Leckie-Ewing.....	Badminton
A Summer Holiday. Sir Henry Seton-Karr.....	Badminton
Going A-whaling. W. G. Burn Murdoch.....	Badminton
A Day's Shooting. G. A. B. Dewar.....	Sat. Rev. (Dec. 28.)
The All-American Football Team. W. Camp.....	Collier's (Dec. 28.)
Snowboeing in Canada. W. Hickson.....	Rod and Gun
Adventurous Snowshoe Tramp. C. H. Hooper.....	Rod and Gun
The Nova Scotia Silent Places. W. A. Warren.....	Rod and Gun
Moonlight Snowshoe Tramp on Edge of City. G. L. Mitchell.....	Rod and Gun
Hunting on Vancouver Island. E. S. Sherrin.....	Rod and Gun
How to Preserve Our Big Game. H. E. Lemieux.....	Rod and Gun
A Winter Wolf Hunt. F. E. Bucke.....	Rod and Gun
Exciting Pastime of a Geneva Professor. Wm. George.....	Travel
Keeping Pigeons for Recreation. H. M. Peckham.....	Suburban Life
Hunting in the Far North. Jao. R. Bradley.....	Recreation
The Joys of Winter Touring. Wm. J. Johnson.....	Recreation
Making and Managing a Fast Skate Rail. H. Greene.....	Recreation
Cowboy Sports in the Lone Star State. "Ranchman".....	Recreation
Black Bass Angling in the Middle West. A. Starbuck.....	Recreation
Hunting Horses in Zambesi. W. G. Fitzgerald.....	Recreation
The Home of Golf in America. F. Calder.....	Recreation
As To Spring Shooting.....	Recreation
Practical Talks With the Riding Master. Capt. J. Dixon.....	Recreation
Down the Colorado in a Canoe. M. Savage.....	Country Life in Am.
\$1,600 for a Bird's Egg. H. H. Dunn.....	Technical World

## THE STAGE.

The Reign of Pantomime. Clive Holland.....	Pall Mall
An Italian Music Hall. Max Beerbohm.....	Sat. Rev. (Dec. 21.)
"Peter Pan" Revisited. Max Beerbohm.....	Sat. Rev. (Dec. 28.)
The Grand Opera War. Robt. Mackay.....	Success
The London Stage. O. Parker.....	English Illustrated
The Revival of the Poetic Drama. B. Matthews.....	Atlantic Monthly
Why Plays Fail. Alan Dale.....	Cosmopolitan

## TRAVEL AND DESCRIPTION.

The Spell of Egypt. Robert Hiebens.....	Century
Battlefields and Vineyard.....	Canada (Dec. 14.)
From Peking to Paris by Motor Car. Prince S. Borphese.....	Living Age (Dec. 28.)
A Tour of the West.....	Canada (Dec. 21.)
The Preservation of Quebec's Battlefields.....	Canada (Dec. 21.)
Behind the Scenes in London. Geo. R. Sims.....	London
Montarsh, Country Seat of the Khedive. A. Powell.....	Badminton
Khartoum: A Winter Holiday. Marie Van Vorst.....	Pall Mall
Salvini at Stratford-on-Avon.....	Putnam's
Naples and Palermo. Geo. Pignatelli.....	Chambers' Journal
Australian Railway Travel.....	Chambers' Journal
St. David's at Radnor. F. Ferry.....	Travel
Touring Through W. Country. C. L. Claudy.....	Travel
The Land of the Pink Pearl. C. Powers.....	Travel
A Trip to Iceland. Annie L. Kents.....	Travel
Hotele in Ireland. Chas. B. Loomis.....	Travel

Living in Berlin. Mahel Seares.....Travel  
 Anglo-American Polar Expedition. V. Stefansson.....Harper's  
 Nine Days' Visit to York, England. M. Howells.....Harper's  
 In a Habitant Village. Howard E. Smith.....Harper's  
 The Boghese Gardens. A. MacMahon.....Fortnightly Review  
 The Nun Kun Mountain Group. Wm. H. Workman. Geographical Jnl.  
 Climbing Mountains by Rail. H. Hale.....Technical World  
 A Violin Makers' Village. H. M. Flagg.....Scribner's  
 Twice Round the World in a Motor. M. Tindal.....Pearson's (Eng.)

## WOMAN AND THE HOME.

Versatile American Women. Stella R. Crothers.....Home Magazine  
 One Woman in a Million.....London  
 Practical Talks to Women. E. S. Moody.....Shorthand Writer  
 Women and Work.....Saturday Rev. (Dec. 28.)  
 Tied to the Grind I. Emilie B. Knipe.....Collier's (Dec. 28.)  
 Tied to the Grind II. Emilie B. Knipe.....Collier's (Jan. 4.)  
 Some Novel Quilt Papers.....Home Magazine  
 Cookery for February Holidays. E. Sherwood.....Home Magazine  
 One Woman's Idea of Foreign Tipping.....Travel  
 The B. A. at Work.....Living Age (Jan. 4.)  
 The Parlor Woman or the Club Woman. F. H. Low.....Fortnightly Rev.  
 Two Noted English Sportswomen.....Recreation  
 Human Interest Items for Women.....Human Life  
 Girl Sketches. G. S. Richmond.....Ladies' Home Journal  
 The Six Great Moments of a Woman's Life. E. Calvin-Blake.....Ladies' Home Journal  
 What They Said When I Became Engaged.....Ladies' Home Journal  
 New Ways of Dressing the Hair.....Ladies' Home Journal  
 The Place of Love in a Girl's Life. A. Preston.....Ladies' Home Journal  
 The Newest Embroidered Blouses. L. B. Wilson.....Ladies' Home Journal  
 The Lady From Philadelphia.....Ladies' Home Journal  
 How Girls Can Use Left-over Ribbons. M. Wire.....Ladies' Home Journal  
 Girls Who Have Found Their Natural Bent. M. F. Nixon-Roulet.....Ladies' Home Journal  
 American Wives and Foreign Husbands.....Sat. Eve. Post (Jan. 4.)  
 Women of New Zealand. E. Garb.....Empire Review  
 Some Unusual American Women.....Woman's Home Companion  
 Mrs. Beach and Her Career. Wm. Armstrong.....Woman's Home Companion  
 The American Woman—Her Efficiency. M. E. Sangster.....Woman's Home Companion  
 For the Untrained Girl—What? A. S. Richardson.....Woman's Home Companion  
 Some of Evelyn Parsons' New Embroidery Designs.....Woman's Home Companion  
 Why is the Clean Grocer Clean?.....Woman's Home Companion  
 What Has Been Done for the Children?.....Woman's Home Companion  
 Public School Cookery. M. B. Hart.....Good Housekeeping  
 Daughters of the Orient. F. P. Pope.....Good Housekeeping  
 Cake-maker to the Great. M. McC. Williams.....Good Housekeeping  
 The Perfect Comrade.....Good Housekeeping  
 Evening Stay-at-Homes.....Good Housekeeping  
 Baby's Morals. M. S. Ulrich, M.D.....Good Housekeeping  
 First Lessons in Keeping House. G. H. Russell.....Good Housekeeping

## Improvements in Office Devices

THE Underwood Condensed billing typewriter describes itself in its title. An invoice (and as many carbon copies as may be required) as well as the salesbook entry are made at the one writing. The salesbook entries are made on a long sheet, and by a most ingenious contrivance which gives the machine its name, are condensed, eliminating all waste space. Both sides of the sheet are utilized; disintegration columns may be added to the right of the total column upon the sales sheet, in which sales can be classified according to departments and ledgers. It does away with needless transcriptions and every

ONE of the handiest devices for the office desk that has come under our notice is the "Macey" Desk File, a very simple affair, that is made of quartered oak with numerous indexed "pockets" that serve in a practical manner as a daily reminder and portfolio for the following up inquiries, orders, remittances, advertisements, engagements and numerous other incidents that make up the daily routine of business and professional men. The cost of this unique device is but \$1.50, and can be procured from the Adams Furniture Co., Toronto.

## A COIN COUNTING MACHINE.

LARGE commercial establishments and banks which have necessarily to handle a considerable number of coins per day fully realize the labor involved in counting and wrapping the various denominations in paper. Several ingenious mechanical contrivances for accomplishing this work have from time to time been evolved, but have not proved sufficiently accurate to become practically applicable. An ingenious inventor, after some five years' dogged perseverance, has at last devised a machine which will count any type of coin—gold, silver, or copper, and of any size—in consignments of fifty, and will, moreover, wrap up the same with perfect accuracy and security with the speed of five or six cashiers. It is only about the size of a typewriter, and is driven by a small electric motor of one-sixteenth horse-power. The coins are fed into a chute, and at the opposite end resolve themselves into a continuous edgewise line or roll, each coin, as it falls into line record-



transcription eliminated means a saving of time, and decreased possibility of error. There can be no discrepancy between forms made at one writing. It effects a saving of 50 per cent.

The condensed billing typewriter, as well as the other special Underwood bookkeeping typewriters, are well worthy of careful examination. Illustrated catalogues will be cheerfully supplied upon request by United Typewriter Company, Limited, Toronto.

ing the fact upon a dial. When the fiftieth coin has been registered the whole roll is automatically gripped, carried under a roll of paper, and strongly wrapped up, with the edges beaded over. When discharged in the wrapper the complete roll resembles a cartridge, and falls into a box, where, if desired, the name and address of the firm, is imprinted upon the outside of the wrapper. Owing to the novel means of wrapping, it is impossible for a single coin to be extracted from a roll without evidence of the fact being betrayed by injury to the packing. The amount of electricity consumed in the operation of the motor amounts to about twopence or threepence per day; and as the only manual labor involved is simply the feeding of the coins into the receiving-chute, it can be manipulated by a boy or girl, while the coins are counted and wrapped and addressed at the rate of four hundred or more per minute. As a time and labor saver it is distinctly advantageous, especially in view of the fact that it works with infallible accuracy.

#### COMBINES PEN HOLDER AND BLOTTER.

COMBINATIONS of various kinds are being made in all sorts of office devices daily and the aim and desire of inventors and manufacturers seems to be to bring about combinations that will consider as possible. The latest of this class is a scheme for combining penholder and blotter and this is the idea evolved by a New York man, and it has proved to be highly successful.

It combines ordinary penholder with a light cylinder fastened at the top. The cylinder is covered with thin blotting paper and revolves when pressed and moved over the surface of the paper. The movement over the

paper naturally causes the blotter to take up the surplus ink and thus the person writing is enabled to perform the work of making his marks on the paper, and then by reversing his penholder blot up the surplus ink. Large corporations could use them in large quantities for the time wasted in hunting for a blotter or waiting for ink to dry in a huge billing department runs into money every year.

#### MINISTER INVENTS TYPEWRITER

H. J. OTTO, pastor of the Christian Church at Princeton, Ind., is the newest minister inventor. He has perfected a pneumatic arrangement which may be attached to any typewriter in such a way as to increase the speed that the operator merely has to touch the keys instead of pressing them when manipulating the keyboard.

Mr. Otto's air pump can be attached to the typewriters and manipulated in such a way that the rollers or platens are also controlled. He claims that pumps can be placed in the basements of large buildings, where a great number of machines are used and supplied with power by dynamos or attached to an electric light wire and given power.

He has calculated that the ordinary typewriter wastes miles of muscular energy every day. Basing his estimate that an ordinary three-inch stroke of a type bar consumes six inches he figures it out that in a letter of forty lines 16,800 inches are used up. By using his invention the ordinary key is pressed down only for the distance of one-eighth of an inch and in a letter of forty lines only 350 inches are used. He claims absolute perfection for his machine, which he has named "The Otto," and will manufacture and place it on the market.

## The Busy Man's Book Shelf



#### Short Notices

of books interesting to the busy man, both in worktime and playtime

#### BEST SELLING BOOKS.

SIR GILBERT PARKER'S book, "The Weavers," once more leads the United States list, as well as the Canadian. "The Shuttle" stands second on both lists. By comparing the United States summary with that of last month, it will be noticed that the same six books were most popular; while in the Canadian summary there is considerable change, three new books appearing on the list. "The Dawn at Shanty Bay" reached third place; "Alice-for-Short" is in fifth place, while "Days Off" rank a close sixth. "Satan Sanderson," by H. E. Rives, still holds a place in both lists.

#### CANADIAN SUMMARY.

1. The Weavers. By Sir Gilbert Parker.
2. The Shuttle. By F. H. Burnett.
3. The Dawn at Shanty Bay. By R. E. Knowles.
4. Satan Sanderson. By H. E. Rives.
5. Alice-for-Short. By Wm. De Morgan.
6. Days Off. By H. E. Van Dyke.

#### UNITED STATES SUMMARY.

1. The Weavers. Parker.
2. The Shuttle. Burnett.
3. The Daughter of Anderson Crow. McCutcheon.

4. The Younger Set. Chambers.
5. Satan Sanderson. Rives.
6. The Lady of the Decoration. Little.

#### ENGLISH SUMMARY.

1. The Fruit of the Tree. By Edith Wharton.
2. The Old Peabody Pew. By Kate Douglas Wiggin.
3. The Little City of Hope. By F. Marion Crawford.
4. The Comments of Bagshot. Edited by J. A. Spender.
5. Pekin to Paris. By Luigi Barzini.
6. The Reign of Queen Victoria. By Sydney Low and L. C. Sanders.

THE ROMANCE OF AN OLD-FASHIONED GENTLEMAN. By F. Hopkinson Smith, Toronto. McLeod & Allen. Adam Gregg, a northern artist, goes to Maryland to paint the picture of Olivia, the girl-wife of the aged Judge Colton. The attraction for one another grows from day to day, until the artist's instincts of honor dictate his precipitate retirement. After years of quiet, but triumphant, work in Paris he learns of the judge's death, and returns to seek his love, then released, but only to find her dead, too. The life that follows is pathetic, but beautiful. Encounter-

ing Olivia's son, a successful young financier in New York, he makes of him a pet, and the attachment is mutual. He lives to take a hand in young Philip Colton's affairs, and by an appeal through his own sacrifice for the youth's mother's sake, he sends Colton along the honorable course in what would have been a dishonest financial deal, and to happiness in his own love affairs. Incidentally the author draws an interesting picture of Wall Street life.

**THE CONTENTS OF OPPORTUNITY.** By Francis E. Clark, Toronto. F. H. Revell Co. Shows the undeveloped resources of South America. This country is an immense field for future exploitation by the capitalists and laborers of the richer and farther developed countries of the north and east.

"The physical features of South America," he writes, "are on a more gigantic scale than in North America. Its mountains as a rule are higher its rivers broader and deeper, its forests

have not utterly discouraged him in the conquest of the country. It is as though this continent were waiting for a later race of giants who, with scientific and mechanical skill, super-



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Veteran Southern Writer, Who Has Recently  
Published "The Old Dominion."

ior to any yet achieved, shall be able to subdue this richest of continents, which yet guards her riches so securely."

I care not how humble your book-shelf may be, nor how lowly the room which it adorns. Close the door of that room behind you, shut off with it all the cares of the outer world, plunge back into the soothing company of the great dead and then you are through the magic portal into that fair land whither worry and vexation can follow no more. You have left all that is vulgar and all that is sordid behind you. There stand your noble, silent comrades waiting in their ranks. Pass your eye down their files. Choose your man. And then you have but to hold up your hand to him and away you go together into dreamland.

—Conan Doyle in *Through the Magic Door* (London: Geo. Bell & Sons), a delightful volume of gossip about authors.



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## Humor in the Magazines

THE new judge out West charged his first jury as follows: "Gentlemen of the jury: Charging a jury is a new business to me, as this is my first case. You have heard all the evidence, as well as myself. You have heard what the learned counsel have said. If you believe what the counsel for the plaintiff has told you,



"The Bank of France is sending three hundred millions in gold to the Americans. Well, I am very glad for the poor devils!"

your verdict will be for the plaintiff. But if, on the other hand, you believe what the defendant's counsel has told you, then you will find a verdict for the defendant. But, if you were like me, and don't believe what either of them said, I'm hanged if I know what you'll do. Constable, take charge of the jury."

A French schooner went ashore at one of the fashionable resorts. When day dawned she was plainly in sight from the beach, the waves breaking over her decks, and the crew clinging to the shrouds. The residents flocked to the water's edge, where a life-saving crew was working.

"Mercy, man, why don't you all do something—try to save those poor men? I wonder what they are—"

an excited woman gasped, catching a bronzed coastguard by the arm.

"We are doing all we can, mum," was the hurried reply. "They are French. We have just sent them a line to come ashore."

The lady turned to a friend with a look of admiration in her eyes. "Just think of that, Mary," she said. "And isn't it just like those awfully polite Frenchmen? That man said they had just sent them a line to come ashore. You see, they wouldn't come, though they were about to be drowned, without a formal invitation."

At a fancy-dress ball for children a policeman was stationed at the door, and was instructed by the committee not to admit any adults. Shortly after the beginning of the ball a woman came running up to the door and demanded admission.

"I'm sorry, mum," replied the policeman, "but I can't let anyone in but children."

"But my child is dressed as a butterfly," exclaimed the woman, "and has forgotten her wings."

"No matter," replied the policeman, "wings are orders, so you'll have to let her go as a caterpillar."

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John and Pat were two friendly workmen who were constantly tilling, each one trying to outwit the other.

"Are you good at measurement?" asked John.

"I am that," said Pat, quickly.

"Then could you tell me how many shirts I could get out of a yard?" asked John.

"Sure," said Pat, "it depends on whose yard you get into."



Miss (acting-footman): "Now hurry, Missus M'Gann! The ladies is stripping for dinner already!"

During the last silly season a heated discussion raged in the Flumville Politician with respect to the length of time that bulldozers are able to exist without water.

"Three years, four months, and five days ago," one correspondent wrote; "when I was farming in Australia I boarded over the mouth of a long abandoned shaft near my place, as I considered it dangerous to my offspring. Some time afterwards I removed the boards and descended the shaft."

"Upon reaching the bottom I was astounded to find there a full-grown bulldozer. Now, there was not a drop of water in the shaft, and he must have fallen in before I covered over

the mouth thereof. Consequently, the unfortunate animal could not have had a drink for three months and six days at the very least.—Yours, etc., Cynicus.

"P.S.—I omitted to mention that, when I found the bulldozer he was not alive."

They were a newly-married couple and superlatively happy. He spent the day on 'Change, rushing round the streets and working for her; she spent the day at home, dusting up the rooms and cooking for him.

And when they were together in the evenings she pretended that his long absence at work didn't leave her very lonely; and he pretended that eating the things she cooked didn't make him extraordinarily uncomfortable.

One night, however, when he returned home from his hard day's work no smiling countenance greeted him in the hall; for she was in great distress, and the tears were streaming down her pretty cheeks.

"Why, dearest," said the young husband, taking her in his arms, "what are you crying about?"

"On, Henry, Henry!" sobbed his wife. "There is no pudding for your dinner. The mice have got into the pantry and eaten up the beautiful custard-cakes I made this afternoon."

He stroked the locks back from her troubled brow.

"There, there, dear," he murmured gently. "Don't cry over a few little mice."

There could not be the slightest doubt that the roughest railroad in the country was the Jolteen and South Bumpum line. So, at least, thought the wealthy cotton merchant, who, having passed the evening in a "sleeper," rose pale and haggard from want of rest.

"If I cannot sleep," he muttered hoarsely, "I will at least eat." And entering the breakfast-car, he called a waiter to his side. "Bring me," he said, "a cup of coffee, roll and butter, and a couple of fried eggs."

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**GOOD UNDERSTANDING.**

Sister's Beau—"With your little feet, I'm afraid Santa Claus won't be able to get much into your stocking."

Mabel—"I've thought of that, and I was just wishing you'd lend me one of yours."—Judge.

When Writing Advertisers Kindly Mention *Busy Man's Magazine*

"I am afraid, sir," replied the waiter, "that unless you wait until the train stops, fried eggs are quite impossible."

"Can't you give me even fried eggs?" exclaimed the despairing merchant. "By George, what a railway! And why not?"

"Well, sir," explained the waiter, "if you really wish to know the reason, this railroad is so rough that every time we try to fry an egg it scrambles."



#### GIVING THEM NOTICE.

The Teller—"Before you draw any money we require that you give us a month's notice."

The Cook—"A month's notice, is it? Are yer thinkin' av gittin' some wan in me place?"—Judge.

A Presbyterian minister was discoursing to his hearers on the advisability of doing charitable work through the various boards of the church.

"Should you desire to assist the heathen," declared the clergyman, "there is the board of foreign missions; for domestic work we have the board of home missions. There are boards of charity and aid, hospital boards. For the reformation of wayward boys we have a board—" at

this juncture a ball came crashing through the window near the pulpit, startling the audience. "And I sincerely wish," continued the preacher, solemnly, "that at this moment we had a club instead."

"Yes!" said the traveler, "my wife's mother was the most admirable house-keeper that ever lived. Poor soul, she was eaten by cannibals in Africa."

"You don't mean it?"

"Alas! it's true. Why, when the savages had thrust her into the caldron and she was beginning to cook, she cried out faintly with her last breath: 'Don't forget the salt and pepper!'"

A well-known humorist tells the following story, evidently meaning it to convey a warning.

"When I was a boy in Geneva," he says, "I was once taken through an asylum that was not far from the town."

"Many strange, many terrible things I saw in this place, but what affected me most deeply was the sight of a young man, of intelligent and refined appearance, who sat with his head in his hands, mumbling over and over and over again, without a pause—

"I can't strap it round my waist, and it won't go in my pocket. It isn't a motor horn, because it won't blow. It isn't a lamp, for it won't light. I can't put it on my feet, and it will not go over my head. It is neither a fountain pen, a pipe, nor a balloonist's barometer. It looks like a golf glove, but it is not a tennis racket. I can't—"

"Turning away, I asked the keeper the young man's history."

"Ah, sir, a sad case," the keeper said. "One year ago that there young man was prosperous and renowned—the finest puzzle inventor and decipherer for miles round. But last Christmas his young lady friend gave him a present made with her own hands, and in tryin' to determine its name and its use the poor fellow became what you see."

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The historic cities of Montreal and Quebec, with quaint features that remain to mark the past, paralleled with their present day attractiveness and prosperity, are always interesting.

The Great Niagara Falls, which during the winter months present even more marvellous and wondrous beauties than at any other season of the year, is reached direct by the Grand Trunk, and so on from Portland to Chicago there is something worth seeing to be seen all the way.

You can arrange with ticket agent for stop-over privilege at many points of interest.

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General Passenger and Ticket Agent,  
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When writing advertisers kindly mention Busy Man's Magazine.

"You say in this report of the fire," remarked the editor to the youthful reporter, "that 'The lurid glare of forked flames shot athwart the dark-domed sky.' Now, are you quite sure of that?"

"Perfectly, sir," answered the reporter. "I saw it all."

"Did you chance to ascertain the cause of the fire, or the time of its inception, the total value of the property destroyed, or the amount for which it was, or was not, insured?"

"No, sir, I cannot say I did."

"Then," concluded the editor, "just watch the lurid glare of forked flames shoot athwart this ink-besmeared report."

And they did.



"Well, where is the bridegroom?"

"He is in America at present. But he has sent his 'I will' over here on a photograph record, so that the ceremony may be consummated."

The conversation had veered round to dogs.

"Well," said Bumpus, "here is a dog story that will take some beating. My friend Johnson had a most intelligent retriever. One night Johnson's house caught fire. All was instant confusion. Old Johnson and his wife flew for the children, and bundled out with them pretty sharp. Alas! one of them had been left behind; but up

jumped the dog, rushed into the house, and soon reappeared with the missing child.

"Everyone was saved; but Rover dashed through the flames again. What did the dog want? No one knew. Presently the noble animal reappeared, scorched and burnt, with— with what do you think?"

"Give it up!" chorused the eager listeners.

"With the fire insurance policy, wrapped in a damp towel, gentlemen!"



The young curate, who was said to be rather "sweet" on the attractive schoolmistress, was paying a visit to the school. After questioning the children on various subjects, he said, with a patronizing smile:

"Now, boys and girls, is there any question you would like to ask me before I go away?"

Instantly one little girl held up her hand.

"Please, sir," she said, in response to an encouraging nod, "mother says teacher can turn you round her little finger, and we would like very much to see her doing it."



On a bitter winter night Patrick O'Hara who had been tramping all day long, flung himself down to rest beneath a cart.

A benighted wayfarer passed by, and hearing an unusual sound like snoring, he approached the sleeper and prodded him in the ribs with a stout stick.

"What are you doing under that cart there, my poor fellow?" he inquired.

"Just sleepin'!" came the drowsy, cross reply. "At last, Oi was!"

"But," said the wayfarer, "do you not feel cold?"

The snow began to fall with gentle persistency as Pat turned dreamily over on his side.

"Share, an' I do," he answered sleepily; "so just throw on another cart, will ye?"

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